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THURSDAY, APRIL 22, 1943



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Achenbach Scans **Current Fire** Insurance Scene

W.U.A. President Gives Masterful Address at Chicago Gathering

W. N. Achenbach, western manager of Aetna Fire, in his presidential address at the annual meeting in Chicago of the Western Underwriters Association, remarked that the governing committee has assumed added importance since the semi-annual meeting was canceled. Members gave the committee splendid support. Mr. Achenbach recommended that no further semi-annual meetings be held during the war but that the annual gatherings continue.

Since the last meeting 50 general

agents have become members. No meeting has been held in Chicago since the W. U. A. came into existence in Philadelphia in December, 1929. The last regular meeting of the Western Union in that city was in April, 1883.

As an illustration of the services of insurance, the president referred to war damage insurance and the wide distribu-tion of its facilities and benefits through the medium of the agency system. He pointed out that it was only through the channel of company organization that the plans and objectives of this govern-mental agency were quickly put into operation.

Mandatory U. & O. Endorsement

President Achenbach said further: "The recent introduction of a manda-tory endorsement for use and occupancy tory endorsement for use and occupancy insurance and the unavoidable conditions which followed its application in this jurisdiction, created considerable confusion and some dissatisfaction to both companies and agents. The intervening period of uncertainty has passed, however, and the writing of use and occupancy will hereafter proceed on the new basis.

"The matter of interim binders in connection with use and occupancy lines continues to irritate target lines in scattered areas, for the most part in the larger centers.

Non-policy Writing Agents

"The issue of non-policy writing agen-es is still in a state of trial and error. Our rules pertaining to this subject do not yet provide a practical predicate from which a workable supervision can operate. Further legislation intended to clarify and particularize the necessary controls will be brought forward by the

controls will be brought forward by the governing committee.

"The optional coverage policy seems to have received ready acceptance of agency forces. This form of contract has superseded the old form of policy in all of the states in our jurisdiction. In Michigan the new insurance commissioner has ruled against the form of title on the policy promulcated in the eterts. sioner has ruled against the form of title on the policy promulgated in that state. The office of the former commissioner had specifically approved the policy and particularly the title thereon as put out last year. A very considerable annoyance and extra work is involved in complying with the order to delete the word fire from the title on all unused policies in the hands of agents and all such poli-

in the hands of agents and all such poli-cies stocked as company supplies.

"The agitation of the subject of re-newal receipts has made an appearance (CONTINUED ON PAGE 25)

WDC Instructions on Renewal Issued

Has Simple Application Form for Use Where There Is No Change

War Damage Corporation has issued instructions governing renewal of war damage business. While the first policies issued last year are dated July 1, fiduciary agents already are getting their

wDC has adopted a simple form of application (form No. 19) for renewing war damage policies. There is no change in premium rates, nor in producer's service fees or fiduciary agent's ex-pense reimbursement allowance.

The simple form of renewal applica-tion is to be employed only where no change has been made in the insurance as originally effected and where no change is desired on renewal. WDC es-timates that under these conditions 90% of the policies in force will be eligible of the policies in force will be eligible for renewal through the use of a short form. The other 10% of the policies account for the major portion of the lia-bility and premiums.

In all other cases, including those where blanket form No. 99 or schedule form No. 11 was employed, renewal will require a new completed application and

a new policy.
Some question arose as to whether the simple application form in itself would effect renewal, or whether another instrument would have to be attached to the policy issued last year. WDC in-structions call for attachment of a copy of form 19, and this will effect renew al. There will be six copies of form 19. The original is for attachment to the The original is for attachment to the policy after it is signed by the fiduciary agent; the second copy will attach to the fiduciary agent's copy of the application made last year; the third will be retained by the producer as his record; the fourth and fifth will be forwarded by the fiduciary agent to the custodian federal reserve bank, one for its numerical file and the other for its alphabetical file. reserve bank, one for its numerical file and the other for its alphabetical file, and the sixth will be sent by the fiduciary agent back to the producer with his commission check. This is the same procedure as was followed with the application as originally made last year.

The simple application form cannot be used on the following categories: 3, transit business; 3A, a new form covering supplements to and changes in transit cover; 4, builders risk on hulls, and 15, registered mail or express, even

and 15, registered mail or express, even if there is no change in the insurance applied for.

Producers and fiduciary agents will (CONTINUED ON PAGE 28)

President of Boston and Old Colony Dies Suddenly

William R. Hedge, president of Boston and Old Colony, died at his home in Boston early Monday morning of a heart attack. Funeral services were



WILLIAM R. HEDGE

held Wednesday at Plymouth, Mass., where Mr. Hedge had a home. Mr. Hedge was born at Plymouth in 1876. He was a twin brother of Henry R. Hedge, vice-president of Boston and

Old Colony.

Mr. Hedge was primarily interested in marine insurance at which he was a master and in investments. The investment record of Boston and Old Colony has for years been the envy of many company executives. He maintained at the home office an extensive library on securities with a librarian in charge. Marine insurance he knew intimately and during the last war he served as a member of the advisory board of the Bureau of War Risk Insurance. He devoted almost his entire time to that work, leaving for Washington each Monday evening and not returning un-

Mr. Hedge abhorred ostentation. He deliberately kept out of the limelight and shunned publicity. He was a hard worker and operated at high speed. In speech and in his correspondence he was terse and concise. He had the ability to convey his ideas succinctly. However, he was neither short nor

(CONTINUED ON PAGE 28)

Annual Gathering Well Attended at **Edgewater Beach**

W. N. Achenbach Is Reelected President of Western Underwriters Ass'n

The W. U. A. Wednesday morning adopted the recommendation of the committee on order of business that hereafter non-policywriting agents in towns of 3,000 and more population be paid a commission scale 5 points below standard. Such agents in smaller towns are not affected. The governing committee is given full power to rule on complaints and administer the rule. The committee deliberated all Tuesday afternoon on the question.

At the annual meeting of the Western Underwriters Association at the Edgewater Beach Hotel in Chicago this week, W. N. Achenbach, western manager of the Aetna Fire, was reelected president thus entering on his second term. Charles F. Thomas continues as secretary-manager and E. H. Born and W. H. Newcomb, assistant secretaries.

R. D. Safford, Travelers Fire, and W. K. Maxwell, Hanover, were reelected vice-presidents.

elected vice-presidents.

This was Mr. Achenbach's first meet-

ing as the semi-annual meeting was can-celed. He presided with ease and dispatched business in splendid form. This was the first time the organization had met in Chicago in a regular session for many years. It was an innovation and the members for the most part enjoyed being in the city. The Edgewater Beach Hotel is an ideal one for convention pur-

As indicated in President W. N. Ach-As indicated in President W. N. Achenbach's thoughtful address, only antual meetings will be held during wartime unless some emergency arises. The members realize the resourcefulness and strength of the governing committee and the intelligence and ability of the executive staff. The machinery has run smoothly notwithstanding last September's conference was dispensed with. The very conditions of the day bring members more closely together and create unity.

create unity.

That the organization has been able to function successfully and satisfactorily was demonstrated by the fact that the governing committee disposed of its agenda in a half day's session.

agenda in a half day's session.

The meetings this year were in an exceedingly well ordered hostelry and with the unsurpassed facilities of the magnificent Edgewater Beach Hotel, but lacked that delightful camaraderie so prominent in hotels like the Green Brier where golf brought men together. The lobby was not so rangy and there was a more pronounced sense of compactness and business family relationship.

lationship.

Most of the Chicago fraternity went home in the evenings and that marred

home in the evenings and that marred the wholeness of the convention.

There were not nearly as many general agents on hand as was anticipated.

The weather man was most vindictive and malicious, dealing out cold rain, snow and bleak, penetrating wind.

Aside from President Achenbach's address, the report of the governing committee was the most engrossing feature of the meeting. It was presented by S. M. Buck, Great American, chairman. The report stated no new legislation as (CONTINUED ON PAGE 26) (CONTINUED ON PAGE 26)

THIS WEEK IN INSURANCE

W. N. Achenbach, western manager Actna Fire, was reelected president at the annual meeting of the Western Un-derwriters Association this week in Chicago.

W. N. Achenbach gives powerful presidential address at annual meeting of Western Underwriters Association in Chicago.

John C. Blackall is replaced as Con-necticut commissioner by Ellery Allyn, who has been deputy state comptroller.

WDC issues instructions for renewing ar damage insurance. Page 1

William R. Hedge, president of Boston and Old Colony, dies suddenly at his home of a heart attack.

home of a heart attack. Page 1
William B. Miller resigns as president
of Virginia F. & M. to become secretary
of American. Page 1
Reports made at annual meeting of
Underwriters Laboratories in Chicago
reveal the many contributions that are
being made by the organization to the
war effort.

New Jersey Association of Insurance Agents holds semi-annual meeting. Page 3

William M. Houston is appointed Pa-cific Coast manager for Fire Association taking the place of the late Charles L. Baraotti.

With issuance of new broad theft policy it is expected that many agents throughout the country will now engage in sales campaigns.

Page 17

Definite trend is developing towards employer-pay-all arrangements in the group field.

Page 17

More units of fidelity coverage being sold than ever before. Page 17

sold than ever before.

Several new coverages and important rule changes in new boiler and machinery manual of the National Bureau of Casualty & Surety Underwriters.

Page 17

S. I. Gulledge elected president of North Carolina Association of Insurance Agents at annual meeting held in Greensboro. Page 30

Not Gaining Ground to Promise Premium Coast Manager of

Except When Company Pushes Its Use, Scheme Not Popular

NEW YORK-Though introduced as NEW YORK—Though introduced as a means of saving time as well as paper, renewal certificates have won little favor with agents and brokers except on business of companies which have made a definite effort to popularize the use of certificates. However, these companies report that once the advantages are explained and a simplified tages are explained and a simplified form of certificate made available the

many companies are in something of a quandary about renewal certificates, feeling that if producers generally are not going to respond to any greater de-gree than they have in New York state, gree than they have in New York state, where the use of certificates has been permitted for some months, it would be more satisfactory from a home office standpoint if the renewal certificate idea spread no farther than it has. These companies cite the trouble and time necessary to set up a new procedure when such a small percentage of the renewals are on this basis that the net result is a loss of time rather than a saving. Out of nearly 1,000 agents of one of the large groups only one agent is using the certificates.

Corroon & Reynolds Likes It

The Corroon & Reynolds group has had the greatest degree of success with renewal certificates and is well pleased with the saving in time that has been effected. However, it is the result of a definite effort to convince agents and brokers of the advantages of using cer-tificates. So far 15,000 certificates have been issued. There were only four that been issued. There were only four that did not go through without question. One broker who was also an agent wanted a policy instead because other companies on the risk issued new policompanies on the risk issued new poli-cies, but he approved the certificate idea. A building and loan association preferred the certificate but for uni-formity on one large risk asked for a new policy so as to conform with the other insurers on the line. The others were mortgagees who accepted the cer-tificates as soon as it was explained tificates as soon as it was explained that the borrower also received duplicate certificates.

W. J. Reynolds, who was one of those instrumental in getting certificates

Renewal Slip Idea Kemper Asks WDC Return If No Loss

James S. Kemper, president of Lumbermen's Mutual Casualty and affiliated fire and casualty companies, sent a telegram to Jesse Jones, chairman of the War Damage Corporation, stating that the directors of the Kemper fire companies at meetings last week voiced

companies at meetings last week voiced the belief that the proposal to charge present rates with the renewal of WDC insurance is unjustified and easily may result in wide-spread refusal of property owners to renew.

Mr. Kemper expressed the opinion that the situation can be met in large measure at least by a prompt announcement that all policyholders will participate at the end of the war in any excess of premiums and interest over participate at the end of the war in any excess of premiums and interest over losses and expenses on the basis of premiums paid by each to the WDC. Under this procedure, according to Mr. Kemper, the property owners will be encouraged to continue protection. Such a change is clearly indicated by good business judgment and fair play to policyholders, Mr. Kemper asserts.

New Zealand Enters Canada

New Zealand has been licensed for fire, automobile and casualty insurance in Canada. Geoff Hadrill of Montreal has been appointed manager for Canada.

authorized in New York state, said that acceptance by the producers depends partly on how the idea is presented and partly on the form of the certificate itself. If left to themselves the producers are likely not to realize the saving in time that can be effected.

As to the certificate, Corroon & Reynolds uses a blank that is only 7 inches long and all the typing is done on one side. Instead of being separate sheets the three sheets that are always Corroon & sheets the three sheets that are always used are fastened together so that copies will be in perfect register. This arrangement permits extra copies to be inserted if desired. There is no difficulty in making an original and five carbons. The shortness of the sheet and the need for typing only on one side distinguish it from the suggested form that has been generally followed as a model. Another feature is the position of line for countersignature date, which is far enough from the bottom to eliminate the chance of the paper slipping in the typewriter carriage. per slipping in the typewriter carriage.

W. M. Houston Fire Association

PHILADELPHIA - William M. Houston has been appointed Pacific Coast manager of Fire Association, tak-



W. M. HOUSTON

ing the place left vacant by the death of Charles L. Barsotti.

Mr. Houston is a native of Colorado. After his graduation from the University of Colorado in 1927, he became clerk in the head office of Niagara Fire. In 1929 he was assigned his first field position by that company. Later he was associated with the America Fore and was called to their southeastern department in an executive capacity. In 1935 he in an executive capacity. In 1935 he joined Northern of London at New York, from which he resigned the post of assistant U. S. manager to become secretary of Fire Association in its general underwriting department at the head office.

Battle Over Wis. Reciprocal Bill

Attorney Lowell T. Thronson of Madison appeared at a hearing of the Madison appeared at a hearing of the Wisconsin senate committee on corporations and taxation, in support of a bill to require reciprocals to meet the same laws as mutual companies. Opposition to the measure was voiced by Glenn D. Roberts of Madison represent-

Big Pittsburgh **Banquet May 3**

PITTSBURGH—An Insurance Industry Spring Banquet has been arranged by the Pittsburgh Association of Insurance Agents for May 3. It will be held in the Hotel William Penn. The program is exceptional and promises to attract an overflow crowd. Invitations have been issued to all agents and company representatives in Alleand company representatives in Allegheny county, as well as to all organizations of agents and company men in western Pennsylvania.

The president of the National Associations of the Nationa

The president of the National Association of Insurance Agents, David A. North of New Haven, is to be one of the principal speakers. Another speaker will be Ralph Cooper Hutchison, executive director of the Pennsylvania Council of Civilian Defense.

The toastmaster will be J. Roy Dickie, of the law firm of Dickie, Robinson & McCamev.

Dickie, of the law firm of Dickie, Robinson & McCamey.

Clarence H. Alexander of McCandless, Collingwood & Alexander is general chairman and his committee includes Charles F. Flaherty of Tener-Lowry Company, Homer R. Greene, Allegheny Real Estate Company, Sidney P. Heymann, Paul C. McKnight of P. C. McKnight Company, David G. Morgan, E. W. Murphy, Patrick R. Spine, and W. J. Zwinggi of Logue Bros & Co.

The members of the Pittsburgh as-

The members of the Pittsburgh association are currently competing for a \$50 war bond offered by the directors in a slogan contest, The award will be presented during the banquet.

John B. Ladley of W. L. Ladley Sons has been nominated to continue as the president of the association and

Sons has been nominated to continue as the president of the association and Clarence H. Alexander was nominated for vice-president. Considerable competition appeared in nominations for the eight places on the board. Elections are to be held at the annual meeting are to b May 27.

ing Lumbermen's Underwriting Alliance; Harold Muench, Chicago, representing Lansing B. Warner, Inc.; Marvin Verholz, secretary Wisconsin Canners Association; and other representatives of canners tatives of canners.
Mr. Thronson is president of the

Mr. Infoson is president of the Underwriters Tax Equalization Alliance.
Mr. Roberts stated that reciprocals could not comply with the law covering corporations because reciprocals are not corporations.

Mr. Thronson contended that the reciprocals are the beneficiaries of special privilege legislation.

WESTERN UNDERWRITERS ASSOCIATION OFFICIALS



W. N. ACHENBACH, Actna Fire



R. D. SAFFORD, Travelers Fire Vice-president



W. K. MAXWELL, Hanover Fire



CHARLES F. THOMAS Secretary-Manager

Laboratories Contribute Much to War Effort

Annual Meeting Reports in Chicago **Reveal Many Services**

Results of a year's scientific and engineering achievements in the field of safety were reported by staff members and officers of Underwriters Laboratories to corporation members and trustees at the annual meeting in Chicago.

Alvah Small, president, said the contribution of the laboratories has helped to make the nation's ash heap smaller in 1942 and to save lives and limbs for production

Much of the activities since the United States entered the war has been to check on the safety of many products which were redesigned to use less critical and more plentiful materials.

Performing for Duration

In spite of shortages of the many commonly used materials which are now on the critical list, fire doors, extinguishers, fire hose, alarm systems, lighting fixtures, electric switches, fire-resistive roofing, and hundreds of other products affecting safety must continue to be manufactured. And they should be so made as to perform safely, at least for the duration, and thus not disrupt war

the duration, and thus not disrupt war production through failures.
Robert B. Shepard, chief electricial engineer, currently on leave from the laboratories and serving as chief of the products branch, conservation division of WPB, reported that the scarcity of rubber, commonly used in the insulation of electrical wires has led to the of electrical wires, has led to the development of new types of insulation ranging from special types of paper to polyvinyl thermo plastics, and that many of these new insulations have been tested by the electrical department and found satisfactory.

The scarcity of zinc, cadmium, chromium and tin, usually used for corrosion protection on switches, conduit and other electrical supplies, has prompted the use of non-metallic substitutes, some of which were investigated and found acceptable.

John Neale Reports

John A. Neale, chief engineer, stated that the laboratories' facilities were being freely used by a number of govern-

For the OCD the laboratories have For the OCD the laboratories have tested numerous types of stirrup pumps and hose, and have investigated the fire hazard of special types of portable chim-neys, other than masonry, for defense

neys, other than masonry, for defense housing.

For a good part of the year classes were held at the Chicago testing station of the laboratories five days each week and lectures and demonstrations were given by staff members to the classes of safety inspectors being trained by the explosives safety section of the office of chief of ordnance, and by the internal security section of the office of provost marshal general.

Flammability tests were made on

marshal general.
Flammability tests were made on camouflage or protective concealment material, on marine type bulkheads for fire retardant performance, on the fire hazard of non-metallic heating ducts, and on other products for military use.

Interest in flame-proofed wood to replace critical, non-combustible materials, such as structural steel, has been considerable.

(CONTINUED ON PAGE 11)

Blackall Replaced by Ellery Allyn in Connecticut

John C. Blackall, who has served two four-year terms as insurance commissioner of Connecticut and is one of the most valued men in the ranks of insurance supervisors, has been replaced as Connecticut commissioner by Ellery W. Allyn, who has been serv-



JOHN C. BLACKALL

deputy state comptroller. change becomes effective July 1. Blackall is a Democrat and was pointed by a Democratic governor but he has served under a Republican ad-

ministration as well.

Mr. Allyn is an engineer by profession. He served in the former war and was active in the governor's footguards and on various staffs and held several and on various states and field several state military commissions. He served as deputy revenue collector for 10 years and served four terms in the Connecticut assembly. Before becoming deputy comptroller he was secretary to the Republican state central committee. committee.

Mr. Blackall is a past president of the National Association of Insurance Commissioners and has provided stable and enlightened leadership in that organization.

and enlightened leadership in that organization.

Leon RisCassi, minority leader in the senate, expressed opposition to Mr. Allyn, even though not all of the Democrats would join him in that stand. Mr. Blackall, he declared, had served for eight years, the last four through nomination by Governor Baldwin and "is now being cast aside for Ellery Allyn." He contended that Mr, Allyn had no special qualifications for the office and that he had been secretary of the Republican state central committee and so "drew power to himself so the governor was forced, in my opinion, to appoint him." Majority leader Stanley P. Meade declared that Mr. Blackall also had started in office with no special knowledge of insurance.

mo special knowledge of insurance.

Mr. Allyn is from Waterford. He has been active in politics for the past 25 years. Since January, 1942, he has been deputy state comptroller, and from 1940 to 1942 he held the post of sectors of the Populairon State Control of the Republican State Central

Mr. Allyn, born at Mystic, Conn., and Mr. Allyh, born at Mystic, Conn., and educated in schools there and at New London, after studying at the Univer-sity of Pennsylvania went into business with his father. Before and after the first war, in which he served with the army's ordnance department as over-seas inspection supervisor of all railway and seacoast artillery, he was engaged in the real estate business. He served for a time as chief field deputy internal

Va. F. & M. Head Joins American

William B. Miller **Takes Executive Position** with Newark Group

William B. Miller has resigned as president of Virginia Fire & Marine to take a position in the official family at the home office of American. Mr. Miller has been president of the Richmond company since 1940, Previously he was assistant secretary at the home office of Great American. He is a brother of Elmer Miller assistant to Insurance of Elmer Miller, assistant to Insurance Editor William Crawford of the New York "Journal of Commerce." He was

York "Journal of Commerce." He was originally from Staunton, Va.

A new president has not yet been elected of Virginia F. & M. For several years before Mr. Miller was made head of the company it was without a president, the operations being under the direction of William H. Palmer,

the direction of William H. Palmer, board chairman.

To fill vacancies three new directors were recently elected to the board of Virginia F. & M.—Overton Dennis, head of the Old Dominion Oil Company; Harry H. Augustine, president State-Planters Bank & Trust Co., and Preston B. Watt, executive vice-president of Virginia Trust Company.

Mr. Miller will become secretary of American, taking up his duties May 17.

Mr. Miller will become secretary of American, taking up his duties May 17.

Mr. Miller attended Carnegie Institute of Technology and the University of Pittsburgh but, before graduation, volunteered for service in the army. Following a year in France, he returned to the United States and was employed by North Carolina Home as special agent in North Carolina from 1920 to

1925.
For the next three years he was special agent for Westchester Fire in North and South Carolina, Georgia and Alabama, resigning then to enter the local agency business in Asheville, N. C. Three years later he became special agent for Great American in New York state, and, from 1931 to 1936, was assistant manager of the New York City department of Great American. In 1937, he was made an assistant secretary.

department of Great American. In 1937, he was made an assistant secretary.

Mr. Miller's experience and familiarity with New York City and the southeastern territory makes his service of particular value to American. His wide experience as president of a company brings additional strength to the management staff of American.

March Loss Highest for Any Month Since May, 1932

Fire losses in March surged upward in menacing style, the National Board finds and the total of \$39,214,000 was the highest for any month since May, 1932. In that month the total was \$39,270,000. The increase over March, 1942, was 28.55%, the figure for that month having been \$30,505,000.

For the first three months of this year the losses aggregate \$100,122,000 which is an increase of \$4,133,000 or 4.31% over the first quarter of 1942. Herewith are shown the losses for each month of the first quarter and the quarterly totals for 1941, 1942 and

1945. Jan. .. \$26,470,000 \$35,565,000 \$27,733,000 Feb. .. 26,102,000 30,519,000 33,175,000 Mar. .. 31,471,000 30,505,000 39,214,000 Tot.. \$80,045,000 \$96,889,000 \$100,122,000

revenue collector for Connecticut, quitting the post in 1929 to go with F. E. ting the post in 1929 to go with F. E. Kingston & Company, investment securities dealers. Since that time, he has served several terms in the general assembly and has been increasingly active in politics.

N. J. Agents Hear **Warnings on Moves** Against Middleman

Pledge Full Support to **National Public Relations** Program: Will Raise \$20,000

By ROBERT B. MITCHELL

TRENTON - Speakers at the midyear meeting of the New Jersey Association of Insurance Agents emphasized the vital necessity of backing the new public relations program of the National Association of Insurance Agents with time and effort as well as with money. They warned that there must be a response by the entire membership when the call comes and that if the work is left to the relatively few wheel-horses the latter will be tempted to ask, "What's the use?" The gathering re-sponded by unanimously adopting a reso-lution pledging full support of the pro-

Any doubts about the need for a public relations plan must have been dispelled by the powerful speeches of W. D. O'Gorman, Newark, association president; Commissioner Agger of the banking and insurance department, and E. H. O'Connor, executive director of the Insurance Economics Society, and by the informal talks which H. L. Brooks, Newark, alternate state national director, and F. J. Cox, Perth Amboy, chairman of the public relations committee, gave at the executive session. doubts about the need for a pub-

Jersey's Share \$20,000

The New Jersey association's share of the \$300,000 public relations budget of the National association is \$20,000 and following the regular meeting there was a special meeting of the county vice-presidents to arrange for the allotting and raising of each county's share in the total.

Without discussion the membership

adopted a new constitution prepared by a committee headed by W. H. Spiegelberg, Jersey City. It involves many changes, as it is an entirely new document, but the main general effect is to make the association's operations more democratic by placing its control more

make the association's operations more democratic by placing its control more directly in the hands of the members. President O'Gorman reported that the prospects for an agent's qualification law are very favorable, Though previous legislatures have twice rejected such proposals it is believed that the present make-up of the legislature is such that there would be no trouble in getting a bill through. Furthermore, the insurance commissioner favors it and said so in commissioner favors it and said so in

Why Legislation Is Needed

Commissioner Agger explained that as a result of an opinion by his counsel he felt that if he were to attempt to set up qualifications of the types desired without the legislative action it might be thrown out by the courts and that consequently the only safe course was to go ahead and obtain a law. This will not be possible until next fall, the legislature having adjourned until November but in the meantime it will be possible to draw up a model bill embodying the desired features. Mr. Agger said it was now up to the association to formulate such a bill and said that he would like to feel that "you are now carrying the ball."

Touching on the centralization of authority at Washington, Mr. Agger said that "the 'threat' of federal supervision is very close to us." He asserted (CONTINUED ON PAGE 10)

(CONTINUED ON PAGE 10)

Reciprocals Offer Specific U&O Cover to Broaden on WPB Order Loss

NEW YORK — The Ernest W. Brown, Inc. reciprocal group, which specializes in department store lines, is offering to endorse its use and occupancy and rent policies to cover specifically aggravation of loss caused by federal orders prohibiting or restricting construction or acquisition of labor or materials. The endorsement is being offered at an increase of 50 percent for use and occupancy and 100 percent for rent insurance.

In a letter to assured, the Brown organization states that it has always regarded aggravation of loss caused by priorities or labor and material shortages as covered by these policies, but that government orders specifically prohibiting reconstruction, such as the much-discussed War Production Board Conservation Order L-41, are another matter and that prolongation of loss from such a cause is excluded by the use and occupancy exclusion of loss caused by law regulating construction or repair. Rent policies do not contain this specific exclusion, but the fire policy to which they are attached excludes loss caused by order of civil authority. In a letter to assured, the Brown or-

Wording of Endorsement

The endorsement offered by the Brown group is as follows:

"Federal Restriction on Reconstruction. In consideration of a 50 percent increase in the rate at which this policy is written, it is hereby agreed that not-withstanding the provisions of this contract which state that 'the insured shall not be entitled to compensation hereunder on account of delay which may be occasioned by any ordinance or law regoccasioned by any ordinance or law reg-ulating construction or repair of build-

"and that
"'this company shall not be liable for loss caused directly or indirectly by or-der of any civil authority'.

loss caused directly or indirectly by or-der of any civil authority',
"this company shall be liable for any increase of loss hereunder on account of delay occasioned by any federal gov-ernment law or order regulating, pro-hibiting or restricting the construction or repair of buildings or the acquisition of building materials or machinery, fixtures or supplies.
"If there is any other prospective

"If there is any other prospective earnings or use and occupancy insurance on the property herein described, this company shall be liable only pro rata with such other insurance for such increase of loss, whether such other insurance contains a similar clause or not."

This has been a hotly discussed point since use and occupancy, rents, extra expense and additional living expense rates were raised 100 per cent by the stock companies and virtually all general writing mutuals late last month, with the alternative of an endorsement excluding all aggravation of loss by priorities and orders limiting or prohibiting construction. A number of people have pointed out that use and occupancy, policies, even though the assured has paid 100 per cent extra premium, still do not specifically cover these losses. Most observers agree that a company would not have a chance to deny liability on this count after taking 100 percent additional premium, but many have agitated for specific assumption of this hazard.

House Votes to Discontinue Federal Crop Insurance

WASHINGTON-The House has wASHINGTON—The House has voted 93 to 65 to discontinue government crop insurance on wheat and cotton. This upholds the appropriations committee's action. The appropriations committee has heretofore recommended that federal crop insurance be discon-tinued, but previously the House has always reversed the recommendation.

Vetoes N. Y. Bill Explosion Field

NEW YORK—Governor Dewey has vetoed the Wright bill which would have permitted fire companies to write all types of explosion coverage except on steamboilers and fly-wheels. Despite opposition of Hartford Steam Boiler, this measure seemed due for favorable this measure seemed due for favorable action and the veto came as a disconcerting surprise to the fire companies. The latter desired the bill's passage because a strict construction of the present law would narrow the scope of the blanket coverage under which fire companies now cover all types of explosion except fly-wheel, steam-boiler, and steam pressure. Governor Dewey gave no reason for vetoing the bill.

The bill was of particular interest to large insured in the oil and chemical industries, who would have preferred to let the fire companies continue to write the broad coverage available in other states rather than narrowing the cover-

states rather than narrowing the cover-age and getting the needed complement-ary coverages from the boiler and ma-

ary coverages from the boiler and machinery carriers.

While the governor's vetoing of the bill might be regarded as a denial of the right of the fire companies to go on covering pressure vessels on the present broad basis, yet there is no doubt of the legislature's intent in enacting the amendment. There is some hope that the New York department might take amendment. There is some hope that the New York department might take the view that the bill was vetoed be-cause of minor imperfections rather than because of minor imperiections rather than because of disagreement with the funda-mental aim. For example, Hartford Steam Boiler, the bill's only opponent would not have objected to its passage on condition that boiler insurers were given the right to write miscellaneous property insurance, such as explosion, tornado, bombardment, and insect damage. However, the fire people contended that there would not have been sufficient time to get an amended bill printed and passed before the legislature adjourned.

Pacific National Midwest Move Is Completed

Pacific National Fire has completed the breaking up of its mid-western de-partment office in Chicago, moving vir-tually all the furniture and equipment to the eastern department branch office to the eastern department branch office in the Drexel building, Philadelphia. A service office has been opened in A-1509 Insurance Exchange, Chicago, with Walter H. Vernier in charge as Cook county manager. Mr. Vernier retains supervision of his previous territory. He is assisted by Martin Burke, who was the Cook county counterman.

tory. He is assisted by Martin Burke, who was the Cook county counterman. The full marine department in Cook county, headed by Frank Kierzek as manager, remains in the service office. W. L. Greenway, assistant secretary and western manager, is going to the eastern department office as co-manager associated with Manager John J. Haggerty, with whom he worked as assistant manager at Philadelphia before going to Chicago. With Mr. Greenway have gone also E. L. Sherman, superintendent of the western department underwriting, and Ralph man, superintendent of the western de-partment underwriting, and Ralph Bergstrom, examiner. G. L. Puccinelli, superintendent of the accounting de-partment in the Chicago branch, is going to the San Francisco office. The telephone number of the Chi-cago service office remains the same as

that of the western department, Harri-

son 1532.

The eastern department branch has been increasing its personnel and quar-ters and now is fully equipped to han-dle the mid-western business.

Mutuals Gain Part of Line

The Toledo board of education has renewed a group of fire policies as follows: For distribution among members of the

Toledo Association of Insurance Agents, Suggest Setup \$341,000; for distribution among members of the Lucas County Association of bers of the Lucas County Association of Insurance Agents, \$100,000; through United Mutual Fire, \$100,000; through Hardware Mutual Fire, \$100,00. The base premium in all cases is \$829 per \$100,000 of insurance, but dividends are offered of 30% by United Mutual, 40% by Hardware Mutual and 30% by mutuals in the Lucas county association group. Boiler insurance was awarded to Trayelers Indemnity at \$2.849. to Travelers Indemnity at \$2,849. This is the second time the board of education has awarded insurance to mu-

Enerud with Agricultural

Agricultural and Empire State an-ounce the appointment of Alfred Agricultural and Empire State announce the appointment of Alfred Enerud as tax accountant. Mr. Enerud, a graduate of the College of Commerce of Oslo, Norway, has had considerable insurance experience both in Norway and in this country to which he came in 1917. In recent years he has been comptroller of North American Reassurance, the life company, that is part of the the life company that is part of the Swiss Reinsurance group in this country.

G. R. Reed. Columbia, Ky., agent, an official of the Kentucky Association of Insurance Agents, who has been ill for several months, is up and around again and has been able to take a trip to his

for New N. Y. Form

NEW YORK—The National Board has sent to its members a suggested setup of the brand new New York standard fire policy. The policy is letter size rather than legal size. Space for attaching the form is on the third page, which is left entirely blank for this purpose. The suggested arrangement and spacing have the advantage that when typewritten matter is duplicated on the daily report there is left a fairly good space for attaching the form with relatively little folding. This promotes good filing practice in company and agency offices.

Reynolds in Ind. Law Firm

Hugh E. Reynolds has been taken into the insurance law firm of Slay-maker, Merrell & Locke at Indianapolis, now to be known as Slaymaker, Merrell, Locke & Reynolds. Mr. Reynolds has been connected with the firm for several years and is well known to insurance

Sending out the Insurance Buyers' Digest each month is an effective way to create and maintain customer good will. Write The National Underwriter for



EAGLE FIRE

Company of New York

OLDEST NEW YORK INSURANCE COMPANY

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THE AMERICA FORE INSURANCE & INDEMNITY GROUP

America Fore agents can benefit by using "Am I Covered?" in their sales promotion work

> Agents who have used "Am I Covered?" sav:

Massachusetts agent: "First four booklets used produced \$100 in premiums."

New Jersey agent: "I would like to go on record to the effect that the booklet has been very valuable to me in the solicitation of new accounts and has, in fact, already obtained for this office four new accounts."

Delaware agent: "Have secured additional insurance in about 50% of cases where we have used with clients."

Kansas agent: "Produced one policy \$147.50 premium. \$327.00 in premiums to date."

Wisconsin agent: "Best advertising medium ever gotten out by any insurance company. Used it in writing policy No. with a premium of \$560.00."

Maine agent: "So far, received twelve new lines, total premiums \$435.56.



FIDELITY-PHEN: FIRE INSURANCE COMPANY EIGHTY MAIDEN LANE NEW YORK, N. Y.

A Member Company of THE AMERICA FORE INSURANCE AND INDEMNITY GROUP BERNARD M. CULVER comprising the following companies FRANK A. CHRISTENSEN Vice President FIDELITY-PHENIX FIRE INSURANCE CO. THE CONTINENTAL INSURANCE CO. THE FIDELITY & CASUALTY CO.

NIAGARA FIRE INSURANCE CO.

MARYLAND INCH

AMERICAN EAGLE FIRE INSURANCE CO. FIRST AMERICAN FIRE INSURANCE CO.

Flickinger Honored at W.U.A. Meeting



W. B. FLICKINGER

W. B. Flickinger of Oak Park, Ill., former associate western manager of North America, and an ex-president of the Western Underwriters Association, received special attention at the annual meeting at the Edgewater Beach Homeeting at the Edgewater Beach Hotel, Chicago, Tuesday. It was his 84th birthday anniversary. U. S. Manager C. F. Shallcross of North British recalled that at the meeting at Asheville, N. C., April 20, 1932, on his 73rd anniversary he spoke in tribute to Mr. Flickinger's 50 years of service to the business. Now on this natal day Mr. Shallcross with felicitous phrase again congratulated the veteran on his work and achievements.

Act on Controversial Bills in California

SAN FRANCISCO—Assembly bill 1012 as amended following a conference 1012 as amended following a conference of fire and casualty companies with Commissioner Caminetti has received a "do pass" from the insurance committee of the assembly. As amended the bill gives fire companies the right to write all risks on accounts receivable, valuable papers, etc., when such insurance includes loss thereof by fire and gives casualty companies the right to cover loss from any cause when such insurance includes loss either by burglary or theft or both.

Assembly bill 10 extending the time for enforcement on penalties on viola-

for enforcement on penalties on violafor enforcement on penalties on viola-tion of the compensation act received a "do pass." Assembly bill 637 providing companies could write all lines except life and title where paid in capital was sufficient has been killed in committee. Assembly bill 1018 providing agree-ments between companies might be sub-mitted to the commissioner for approval and enforcement was dropped. and enforcement was dropped.

Ask O. K. of Pooling Plan of Meserole Companies

Stockholders of the Meserole Companies—Pacific, Jersey and Bankers & Shippers—at the annual meeting May 17 will be asked to approve and ratify the methods pursued by the management in pooling certain classes of business among the three insurers and to approve an amended pension plan.

In fire and miscellaneous lines the

management last year commenced automatically pooling among the companies upon the basis of 42% to Pacific, 35% to Bankers & Shippers and 23% to Jersey. Overhead expenses are pooled and identical loss of the second property of the identical loss and expense ratios for each company result. This eliminates specific reinsurance between the commatically reinsured or pooled in the ra-tio of 40% Pacific, 40% to Bankers & Shippers and 20% to Jersey. Inland marine business is pooled in equal portions among the three companies. There is no intra-office reinsurance or pooling regard to ocean marine business. Since each company has a certain direct percentage participation in various syn-dicates the effect is substantially the

same as though such pooling existed.

A year ago a pension plan was adopted A year ago a pension plan was adopted covering employes, other than officers, and it is now desired to obtain approval of an amended plan to include eligible officers. Under the program any employe who has been with the group for at least 20 years and who has attained the age of 65 may retire upon an annual pension which is based upon 1½% for each year of service calculated upon for each year of service calculated upon the average annual salary of such em-ploye for the 10 years immediately pre-ceding the month in which he shall have become eligible for retirement. No annual pension can exceed 50% of such average annual salary.

Miss Elle Reimer, associate in the Nevitt agency at Oshkosh, Wis., was

panies and brings economies. In the automobile line the business is auto-Four Assistant Secretaries

BOSTON-Alfred H. Mills, John E. Trudell, Stanley W. Spear and John S. Baybutt have been advanced to assistant

Baybutt have been advanced to assistant secretaries of Boston and Old Colony.

Mr. Mills served as special agent in New England for several years and for the past four years has been general adjuster in the fire department.

Mr. Trudell, with previous experience as an examiner, has been superintendent of agencies in the eastern central division since 1939.

vision since 1939.

Mr. Spear has been with the two companies since 1921, being appointed superintendent of agencies in the New England territory in 1939.

Mr. Baybutt joined the companies in 1920, was made manager of the brokerage department in 1925 and manager of the Boston and metropolitan fire department in 1941.

the guest of honor at a dinner tendered her by the field men representing the companies in the office. Miss Reimer has completed 20 years of service. Each of the 16 companies in the agency was represented by a field man.





S.E.U.A. Files **Brief Supporting** Its Demurrer

ATLANTA-Argument on the demurrer of the Southeastern Underwrit-ers Association to the anti-trust indict-ment in federal court here is scheduled for May 3. Nothing has developed to indicate any change in the plans of the anti-trust division to prevent the matter coming before Judge Underwood.

The departure of Thurman Arnold from the anti-trust division, the resigna-

tion of former Commissioner Henri Motion of former Commissioner Terim Mor-rin of Rhode Island as insurance consul-tant in the division, and the closing of the anti-trust office in Atlanta, have caused speculation as to whether the government's interest in the case had

The probability is that the case is headed for the U. S. Supreme Court whichever way Judge Underwood rules. Counsel for the S.E.U.A. have filed a brief in support of a demurrer to the indictment returned by the federal grand jury. The brief contends that fire insurance is regulated solely by the states; that the indictment may be sustained only by holding that fire insurance is commerce and by superseding state regulation, to the injury of the states, the fire companies and the policyholders, and that the indictment on any construction does not state facts any construction does not state facts sufficient to constitute an offense under

sufficient to constitute an offense under the Sherman anti-trust act.

The brief calls attention to the fact that the U. S. Supreme Court has repeatedly held that insurance is not commerce and has upheld the comprehensive system of state regulation though the latter conflicts both in spirit and in letter with the Sherman act. It and in letter with the Sherman act. It emphasizes that state regulation is based on principles so diametrically opposed to the Sherman act that both could not be applicable at the same

After outlining the manner in which the various states have exerted their regulatory power and encouraged uni-formity of rates, the brief declares that the indictment seeks the outright nulli-fication of the objectives of state regulation of fire insurance and that such a nullification would be in flagrant viola-tion of the rights reserved to the states by the tenth amendment to the Constitution.

Fire insurance is essentially local in nature and a proper subject of state po-lice power. Fire insurance, including lice power. Fire insurance, including the forms of policy and coverage, is most intimately related to and inter-woven with the local laws of property and contract of the several states.

It relates predominately to risks of loss to insurable interests in fixed or immovable property and property which is specifically located.

"If Congress had intended to convert

"If Congress had intended to convert this minutely state regulated business of fire insurance into one governed by the economic concepts of the anti-trust laws, Congress would not have left this important decision to the twilight important decision to the twilight zone of argument, inference and in-nuendo based upon a statute which, nuendo based upon a statute which, though more often construed judicially than any statute of the same age, had never until now been suspected of applying to insurance."

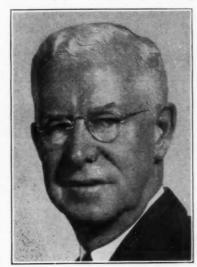
Detroit Broadcast Reception

The Michigan Blue Goose has arranged a reception of the broadcast sponsored by the insurance division of the U. S. Chamber of Commerce, Wednesday, April 28, from 1:45 to 2.15 p. m. Agents and friends are invited. It will be held at the Cinema Cafe, Transpor-It will tation building.

J. L. Myers spoke before the Kiwanis Club of Cambridge, O., relating some amusing experiences in adjusting claims. Mr. Myers is resident adjuster for West-

55 Year St. Paul **Veteran Retires**

ST. PAUL—At the quarterly meeting of directors of St. Paul Fire & Marine this week, J. C. McKown, secretary,



J. C. McKOWN

who has been with the company 541/2 years, announced his resignation, effec-tive May 1. Starting as a boy in the home office, Mr. McKown advanced announced his resignation, effecthrough various departments to the secretaryship. His son, Paul McKown, is coast manager of St. Paul.

Progam Is Announced for Kentucky Agents' Meeting

LOUISVILLE-Peyton B. Bethel, keentucky Association of Insurance Agents, has announced the program for the annual meeting on May 13-14. There will be afternoon sessions May 13, and a morning session May 14, with the convention ending about noon of the 14th.

On May 13, J. C. O'Connor, editor Fire, Casualty & Surety Bulletins, will conduct an open forum session on "Forms and Coverages" and on May

"Forms and Coverages" and on May 14, Fred Crowell, editor "Insurance Field" will lead a similar discussion on "Sales and Agency Problems."

Norman Christman, Pikeville, Ky., member of the national board of state directors, will report on the Tulsa meeting, and especially on the National association's public relations program. association's public relations program, Col. N. B. Briscoe, post commander at Ft. Knox, will speak the afternoon of May 13. He will be the only person on the program not directly or indirectly connected with insurance.

There will be a special meeting May

There will be a special meeting May 13 of the rural agents group, which will be addressed by Howard Bradshaw of Delphi, Ind., a former member of the National association's committee on rural agents. There will also be an executive session for members only the morning of May 13. There will be meetings of all standing committees that day and a meeting of the executive committee the evening of May 12.

It is planned to have a get-together

It is planned to have a get-together dinner the evening of May 13, followed by some sort of entertainment, if suitable arrangements can be made.

Signs Mich. P.P.F. Act

LANSING—Gov. Kelly has signed the act legalizing the personal property floater in Michigan. The new form becomes available July 30.

Gov. Kelly has signed a new act under which retalizatory provisions of the Michigan law as regards collection of

Michigan law as regards collection of taxes and fees is placed on an aggregate rather than a "fee-for-fee" basis. Thus outside companies licensed in Michigan will be required to pay only the aggre-

Legislative Inquiry Into Wis. Fire Rates Sought

MADISON, WIS.—An investigation of fire insurance rates in Wisconsin by an interim committee of five assemblymen and three senators was asked in a joint resolution introduced in the legislature by Assemblymen Lyall Beggs and Earl Mullen of Madison, progressives. The committee would make its investigation after adjournment of the legislagation after adjournment of the legislature and make recommendations to the 1945 session. The resolution charges that \$76,136,135 has been retained by companies above losses on Wisconsin risks the past six years because of "excessive premiums" collected and a decrease in losses due to "present day experience and improvement in combating and minimizing property and casualty and minimizing property and casualty losses." It is understood Beggs is one of those interested in serving a legislative investigation of the insurance de-partment's liquidation of Wisconsin Mu-

48 Hour Week Question Is Still Undetermined

The question of the applicability of the 48-hour week to insurance offices in the cities designated as critical areas is still undetermined. In Baltimore most of the offices apparently are asking for specific treatment based on their individual problems. For example, one of-fice is emphasizing the large number of married women now employed and who will not and cannot work on Saturdays. Another points out that to go on the 48-hour basis would not permit them to release employes, as they are losing men rapidly to the draft and it would be unwise to let anyone go, then only to have to rehire again after the draft had made serious depletions. Others are empha-sizing current night work several nights each week as being the equivalent to the long week.

In Springfield, Mass., it is understood that the companies have been granted permission to continue on the 40 hour permission to continue on the 40 hour basis. Reports are that in Hartford the government will authorize the insurance companies to operate on a 44 hour basis with the understanding that as quickly as possible they will go to the 48 hour week. In Detroit an extension of time has been granted to the insurance com-panies to comply.

War Fund Plan Successful

NEW YORK—Trustees of the Phoenix of London employes war fund have sent money orders enclosed in appropriate Easter cards to every man and woman on their honor roll, now numbering 155. This is the fifth time this year the employes have been similarly remembered. The home office has received letters from all over the world and reports cordial visits to Phoenix of London offices overseas. Trustees in charge of the fund are Lydia Mathews, president; Mary McLean, vice-president; Dorothy Reddy, treasurer; Marjory Power, secretary; Barbara Hector, Katherine Keating, Josephine Millspaugh and Vera Rosa. NEW YORK-Trustees of the Phoe-

Montana Field Gathering

The semi-annual meeting of the Montana Fire Underwriters' Association was held at Butte with about 20 members present. H. F. Badger, secretary Pacific Board, and John Breckon, coast manager of the Business Development Office, gave talks.

Office, gave talks.

The annual meeting of the Montana Blue Goose was held and the following officers ejected:

officers elected:
Most loyal gander, G. H. Flint, American; supervisor, S. L. Hjermstad, America Fore; guardian, H. L. Reilly, New York Underwriters; custodian, G. V. Lundmark, Great American; wielder, D. S. Thomas, Pacific Board.

gate of the taxes and fees charged a Michigan carrier of a similar class admitted in their domiciliary state.

Late Casualty News

Ohio "Share Ride" Case Criticized at Bar Convention

COLUMBUS—The general interest in the recent Ohio supreme court case of Miller vs. Fairley, which held that a person riding to and from work under a "share ride" arrangement is not a guest and hence entitled to recover from the driver in case of negligence was reducted in discussions at the Ohio State driver in case of negligence was re-flected in discussions at the Ohio State Bar Association insurance meeting. K. B. Cope, Canton attorney, criticised the decision and spoke for a bill in the legislature to bring "share ride" participants specifically under the guest law.

Mr. Cope pointed out that there is no element of business profit in "share ride"

element of business profit in "share ride" driving and hence no reason why a participant should be considered a person transported for "payment," as the Ohio statute provides. He also said that if Miller vs. Fairley is carried to its legal conclusion, persons who "trade" cars, driving their own automobile one week and riding in a neighbor's car the next week are also outside the guest law.

week, are also outside the guest law. At an earlier session, Dr. E. R. Hay-hurst of the Ohio industrial commission hurst of the Ohio industrial commission said that it is too early to form positive conclusions of the effect on the compensation situation of the conversion of a large part of Ohio industry to war production, but there is already a rise in occupational diseases, especially silicosis, benzol poisoning and dermatitis.

IBM Holding Conferences for Insurance Industry

The International Business Machines Corporation has concluded a three-day conference of its insurance customers in the New York metropolitan area. A large group of insurance company officials attended the conference, the purpose of which was to explore the possibilities of more effective utilization of punched card equipment, and to develop punched card equipment, and to develop training programs and general means of keeping tabulating machine departments manned. The shortage of machines and manned. The shortage of machines and trained operators has imposed serious

The subjects for discussion included ways and means for developing more efficient use of punched card equipment, and the possibilities for future machine developments for use by the insurance

industry after the war. Conferences will be held in 26 cities throughout the country, the second in Chicago on April 27-29 at the Drake

Auto Cover Act Not Mandatory

Attorney-general Emmert of Indiana holds that a 1941 act enabling the state government and municipalities to buy insurance for automobiles and trucks is not mandatory. The opinion likely will curtail much insurance from state officials of the control of the curtail of the curtain of the curtail of the curt cials who are now on an economy pro-

E. O. Day with Midland Mutual

Evan O. Day has been appointed agency supervisor for the Midland Mutual Fire of St. Paul. For the past two years, Mr. Day has been special agent in Minnesota for West Bend Mutual and prior to that was with the Inspection Bureau in Minnesota.

Dallas Ray Higgins, assistant secre-Dallas Ray Higgins, assistant secretary and underwriting manager of Farmers Mutual Liability Company of Indianapolis, died Saturday. Mr. Higgins was chairman of the automotive and casualty group of the National Association of Mutual Insurance Companies. He was eminent commander of nies. He was eminent commander of the Raper Commandery No. 1 in Indi-

CHICAGO

Nolan-Slagle Suit Against Chicago Board Withdrawn

Chicago Board Withdrawn

The Nolan-Slagle suit against the Chicago Board in federal court in Chicago was withdrawn Monday by Thomas C. McConnell, attorney for the Insurance Brokers Association of Illinois, who appeared before Judge Igoe. He was accompanied by the attorneys for the Chicago Board and the 23 fire companies who were joined in the suit —E. L. Williams of New York and Hayes McKinney of Chicago. Dismissal was without prejudice.

There was no formal entry into the record of the details of the amendments to the Chicago Board by-laws which were previously enacted under an agreement that the suit would be withdrawn. Mr. McConnell told Judge Igoe that the dismissal was being asked following an out-of-court settlement in which the board agreed to amend its by-laws to eliminate the practices complained of by the brokers. The motion to dismiss contained no request for any sort of a finding on the part of the court and there was nothing in the nature of a consent decree

part of the court and there was nothing in the nature of a consent decree

LAST W.F.J.A. MEETING

Charles H. Smith of Smith & Wheeler, western managers of Hartford Fire, the president, and all other officers of the Western Factory were reelected at the annual meeting. This will probof the Western Factory were reelected at the annual meeting. This will probably be the last annual meeting before the consolidation of Western Factory with the new nation-wide Factory Association. S. M. Buck, Great American, is first vice-president; A. F. Powrie, Fire Association, second vice-president; John C. Harding, Springfield F. &. M., secretary. Members of the executive committee reelected were F. M. Gund, Crum & Forster, and W. N. Achenbach, Aetna Fire.

Mr. Smith in his annual report declared that 1942 was by far the biggest year volume-wise in the history of Western Factory.

Resolutions were adopted prepara-

Resolutions were adopted prepara-

tory to dissolving the organization and becoming a part of the F. I. A.

Harry F. Grider, general manager, analyzed the experience of the past year, and told some of the problems created wartime conditions

TO HEAR SHELDON, HAMILTON

The Cook County Field Club will hold a special meeting in Chicago Monday morning to hear addresses by W. M. Sheldon, president, and William W. Hamilton, assistant manager of Chicago Board. Their talks will concern future plans for the board and its place in the insurance fraternity.

PARTIAL WPB APPROVAL

The statement was not entirely correct in last week's edition that the owners of the Beverly Recreation Parlor on the southwest side of Chicago had been given permission by the War Production Board to rebuild. Permission has been granted to construct new walls and roof but final decision has not been made on the application to complete the interior.

TO DECIDE ON MEETING

The directors of the Western Insurance Bureau and the executive commit-tee of the Western Sprinkled Risk As-sociation will meet in Chicago April 27. H. A. Clark, Firemen's, is chairman of the board of the Bureau and chairman

CLAIM MANAGER

With 9 years experience as assistant and branch manager is 33 with good draft deferment. Also has had auto and fleet underwriting experience.

FERGASON PERSONNEL INSURANCE PERSONNEL SPECIALISTS West Jackson Har. 9040 Chicago,

of the executive committee of the Sprin-kled Risk Association. At that time the date and place for the annual meeting will be decided. Very likely it will be held in Chicago. The directors of the held in Chicago. The directors of the Underwriters Adjusting Company will meet in the morning.

Insurance Librarians' Program

Insurance librarians are planning to meet at the Hotel Pennsylvania, New York, June 22-24, as a part of the annual Special Libraries Association Convention. Mariana Thurber, Employers Mutual Liability, chairman of the group, plans to include discussions of library

Great American Group

Insurance Companies

New Dork

Member Companies-Providing

practically every form of insurance except life

Great American

Great American Indemnity

American Alliance

American National

County Fire

Detroit Fire & Marine

Massachusetts Fire & Marine

North Carolina Home

Rochester-American

problems connected with the war and with social insurance developments.

Scott Confers in Ill. and Ind.

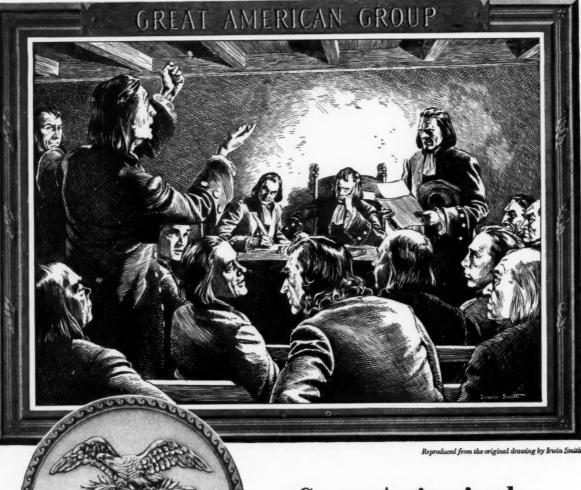
G. W. Scott, educational director of the National Association of Insurance Agents, conferred with officers of the Indiana association and study group leaders of the Illinois association regard-ing short course schools to be given un-der the National association educational

Write more accident business by subscribing to The Accident & Health Review, \$2 a year, 175 W. Jackson Blvd., Chicago.

Porter Into Navy: Hamlin Takes "Field" N. Y. Post

David Porter, associate editor of the "Insurance Field" in its New York office, has been commissioned a lieutenant fice, has been commissioned a lieutenant in the navy, and has been given a leave of absence by the Field for the duration. Succeeding Mr. Porter as New York associate editor will be Winthrop A. Hamlin, who has been on the editorial staff of the "Spectator" where he has served as news editor. Mr. Porter reports for duty in Washington April 23 and Mr. Hamlin takes up his new duties with the Field immediately. with the Field immediately.

An advertisement similar to this appears in NEWSWEEK, April 5th, and SATURDAY EVENING POST, May 1st.



Group Action in the Service of All

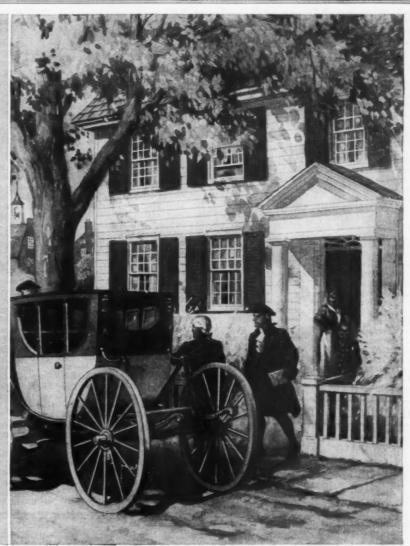
The early New England town meeting is a good example of how a group of Americans pooled their talents for the common benefit. Such group action was one of the earliest expressions of our democracy.

The Great American Group of Insurance Companies similarly pools varied talents and wide experience to provide a comprehensive service to thousands of policyholders. Today, war scarcity and difficulty of replacement have tremendously increased exposure to loss. As one example, the costs of home construction and furnishings have risen as much as 24% above the 1935-39 average.

The Great American Group, through its representatives, urges all policyholders to re-examine their insurance in the light of these radically changed conditions. There are 16,000 such representatives—one or more of them conveniently near you-through whom you may benefit by Great American's broad experience and service. Or, if you prefer, this service is available through your broker.

WITH WAR DAMAGE INSURANCE COMPLETE YOUR COVERAGE

Here Lived
the
Conscience
of
Democracy



57-59 MAIDEN LANE

WHEN the immortal Jefferson was Secretary of State in the early, troubled days of the Republic, he lived at 57 Maiden Lane, New York. Not as picturesque or as celebrated as his famous establishment at Monticello, the residence at Maiden Lane is none the less associated with many significant incidents in the history of our country.

As we celebrate the bicentenary of Thomas Jefferson's birth this year, it is worthy of note that many happy coincidences exist in Jefferson's life and in that of the Home Insurance Company. The site of his residence, above, is now the main office of the Home. The company was founded on the One Hundred and Tenth anniversary of Jefferson's birth—April 13, 1853. And therefore the Home celebrates its

Ninetieth birthday this year on the date that the nation celebrates the Two Hundredth anniversary of Jefferson's natal day.

Accordingly, it is with particular pride and pleasure as Americans that we join in the national tribute to the man who was in his lifetime the conscience, as he is today regarded as a principal founder, of the American democracy which we are now fighting to defend.

The Home, through its agents and brokers, is America's leading insurance protector of American Homes and the Homes of American Industry.

THE HOME A Insurance Company NEW YORK

FIRE * AUTOMOBILE * MARINE INSURANCE

Ninetieth Anniversary Year

Warnings on Moves Against Middleman

(CONTINUED FROM PAGE 3)

that the Paul vs. Virginia decision that insurance is not commerce is "a rather faltering reed on which to lean" and expressed doubt that the present Supreme Court would find it necessary to go along with the earlier precedent.

Voicing misgivings about the tendency towards a society in which, because of greater centralization of authority in both government and business, "fewer and fewer have something to say and more and more of us are cogs taking orders from others," Mr. Agger said that he had no personal axe to grind, "since commissioners come and go and they don't last very long anyway," but he said he was concerned about the future of America. Americans, he said, are willing to forego some little economic gain—and it might not even be necessary to do that—but if it were necessary they would be willing to forego it in the interest of a system of society "in which a lot of people have something to say about the objectives and the means by which they are achieved."

At the executive session Mr. Cox, chairman of the public relations committee, which was formerly known as the legislative committee, reported on the state and national legislative situation. He emphasized the need of spreading the state legislative work among all the county groups, saying that for the last 25 or 30 years too few men have been doing too much of this work.

UNEMPLOYMENT BILL

The association is concerned about a bill which would increase the contribu-tions under the unemployment insurance

The association is concerned about abill which would increase the contributions under the unemployment insurance law and which carries with it a provision that strikes out a clause in the present law to the effect that insurance agents are not under unemployment insurance. Since the legislature did not adjourn sine die the bill is still in committee and will be that far along when the legislature reconvenes in the fall.

Mr. Cox said that the rumor in connection with the proposal to change the insurance agent's status under the law is that the labor unions are out to unionize the fire and casualty agents as well as those in the life field.

Another measure in which the agents are interested is a resolution creating a joint committee to survey the workmen's compensation law. Saying that the agents are only interested in being sure that the law is fair and favors no special interests, Mr. Cox expressed the hope that the agents would be represented on the committee.

Mr. Cox spoke emphatically about a certain type of agent, saying that there are many "who don't know much about the business and who want to sit on a feather-bed and expect committees of the association wants to stay in business but not at the expense of the public. "We want the public to be sold on our services but we realize that the public is not sold," he declared.

Wider Participation Sought

Wider Participation Sought

As far as legislative threats against the business are concerned, Mr. Cox pointed out that a couple of bills could wipe out the insurance business in the states and the same thing could happen in Washington. He recalled that in the last war Washington was full of schemes to help win the war by taking over the insurance business. He said that insurance agents had much more to fear than the companies have from what is going on in Washington, since the insurance companies will survive, as the government cannot take over the whole insurance business, but that in the government the whole tendency is to "eliminate the middleman." He pointed out that everything the government has touched in insurance is in the direction of lower commissions and he seled whet is behind it. direction of lower commissions and he asked what is behind it. He warned

that the Paul vs. Virginia decision that that the agent's very livelihood is in

danger.
E. F. Walton, Trenton, chairman exccutive committee, declared that if any member agent is not spending part of his time finding out what is being done to the agency business and helping carry part of the load he is "not smart." Asking for wider participation in this work, he said that half a dozen men in a state

he said that half a dozen men in a state the size of New Jersey "cannot by themselves offset the trend we're right in the middle of now."

Mr. Brooks outlined the National association's public relations program and reported on the midyear meeting at Tulsa. He listed some of the federal government's actions with regard to insurance, such as cutting the commission on Defense Plant Corporation risks insured in the Factory Insurance Association from 15% to 5 without consulting or informing the agents; cutting group insurance commissions on policies in war plants; and of course the War department rating plan with its substitu-

war plants; and of course the War department rating plan with its substitution of fees for commissions.

Must Justify Commission

Comparing the acquisition costs of the stock companies on the one hand and the mutuals on the other, Mr. Brooks said the agent has got to justify his commission and that "it is up to us to justify the difference in the cost which is our commission." It is the aim of the N.A.I.A. public relations program to seek the positive advantages and security of public understanding and respect on behalf of association members and all producers, he said.

on behalf of association members and all producers, he said.

The Washington activities under the N.A.I.A. program will be the smallest phase of the work, he said, for the plan is to engage the best public relations counsel that can be obtained and then determine what is the best course to pursue. Thus, it is hardly fair to ask

the National association at this point to justify what it is going to spend the

money for.

W. F. Turner, Jersey City, chairman accident prevention committee, said that there is a big opportunity for agents in promoting better public relations through accident prevention work. He asked Russell Anderson of the J. J. Garibaldi real estate and insurance organization of Hoboken to talk on this subject

ganization of Hoboken to talk on this subject.

Mr. Anderson, who is a member of the American Society of Safety Engineers and of the speakers' panel of the Greater New York Safety Council, emphasized the importance of industrial safety work in the war effort and pointed out that the agent is in a better position than the company engineer to obtain the cooperation of employers and plant managements in promoting safety plant managements in promoting safety

measures.

Support Safety Requirements

Mr. Anderson emphasized that the agent is in a particularly good position to go around in the plant and find out what conditions are and make recommendations, for he is able to hear of things that the management might not hear about. He said that the agent instead of taking issue with an insurance company engineer for insisting on safety requirements should support these requirements and use his influence with the management to the end that accidents might be curtailed.

The question of production branch of-

dents might be curtailed.

The question of production branch offices came in for very little discussion.

H. R. Freeston, Newark, said that there are 57 branch offices in Newark but President O'Gorman said that it was necessary to distinguish between production branch offices and service offices. It was agreed, however, that there should be a committee on the subject and Mr. O'Gorman said he would appoint one.

A resolution was adopted pledging the

A resolution was adopted pledging the association's support of the National Board model fire prevention code and instructing county vice-presidents and lo-

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for the AGENT

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New York

cal board officers to present copies of

cal board others to present copies of the ordinance to their respective munic-ipal authorities for consideration. The attendance, though smaller than in previous years, was regarded as very good in view of wartime conditions. There were close to 100 agents on hand

There were close to 100 agents on hand for the executive session and the attendance at luncheon exceeded 200.

Mr. O'Gorman, in his presidential address, spoke of the menace that exists of socialized insurance. This threat has produced the demand for a carefully planned and thorough national public relations program. This program is badly needed now and it has to be a superior one. It will take a lot of money and work. Every agent should carry his share both in money and in work.

Laboratories' War Work Reviewed

(CONTINUED FROM PAGE 3)

In the gases and oils department, reported Engineer E. J. Smith, investigation was made of a nestable type four gallon pump tank fire extinguisher, of several other types of fire extinguishers using less-critical materials and the development of specifications for these de-

Researches on spontaneous ignition of rubber buffings produced by a process for recapping automobile tires, the fire hazard of mustard oil, and the explosive reactions of aluminum, magnesium, so-dium, zinc, and their alloys, with carbon dum, zinc, and their alloys, with carbon tetrachloride and with trichlorethylene, occupied much of the time of the chem-ical department Asa H. Nuckolls, chem-ical engineer, declared.

H. B. Michael, engineer of the bur-glary protection department reported acwith devices and systems to protect against unauthorized entry or sabotage. A thousand new burglar alarm systems were checked and certified.

were checked and certified.
Guy E. Manning, superintendent of the label service department, which conducts repeated factory inspections of UL approved products from 187 offices reported that his department had established a factory testing service for the office of chief of engineers, War Department, on fire hose and fire extinguishers.

All officers and trustees were retained in office. Trustees, members of the cor-poration, guests, department heads and assistants were guests of the officers of

the laboratories at a luncheon.

A special research on window glass reinforcement as related to bombing raids was described by Sydney V. James, engineer of the casualty and automotive

WANT ADS

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ncern in Ohio terri-m, prefer an Attor-ns. Must be capable State full qualifica-hand writing. Ad-Inderwriter, 175 W. wants experienced man, to handle liability claims, incling branch office. St and references in own he is R-66. The National Union Blvd., Chicago, III.

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esota, by a strong mutual fire company non-assessable policies. Territorial ance essential. Give experience, age, oquired and references. Address R-72. onal Underwriter, 175 W. Jackson Blvd.,

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perienced in Fire, Casua ad Health. Age 43, cla dependents, College L

IN U. S. WAR SERVICE

Cecil Knight, one of the senior un-derwriters of American Automobile in Los Angeles, has joined the army.

Seymour K. Fowler, 53, Lansing, Seymour K. Fowler, 53, Lansing, Mich., agent, has just been accepted for service as an ambulance driver with the British army. His business has been turned over for the duration to his friend, Clyde B. Smith. Mr. Fowler attempted vainly to enlist in various branches of the United States forces, only to be told invariably that he was "too old."

Lt. Col. George L. Dutton, formerly special agent in Oregon of the Phoenix-Connecticut group, is now in the 41st division in New Guinea, and has been transferred to the air corps with rank of colonel.

Fred A. Rieth, assistant accounting Fred A, Rieth, assistant accounting supervisor of American Auto in the Ohio department, Cincinnati, has been inducted and is now in the navy. Two senior underwriters, Robert J. Holtman and Arthur J. Eppensteiner, have been inducted into the army. This makes a total of 35 men from the Cincinnati office of American Automobile who are now in service. now in service.

C. J. Hayden, special agent of the Marine Office of America working out of Detroit has reported for service in the army.

John MacDonald of the Freese gency, Detroit, is with the army air Agency, Detroit, is w force at Atlantic City.

Three more employes of Farmers Alliance of Kansas have entered the navy. William C. Baker, adjuster, enlisted as a seaman second class and is taking special training at the University of Minnesota. Leonard J. Wiggins, underwriter, has been commissioned an ensign and is stationed at Fort Schuyler, N. Y. Carl W. Anderson, special agent for Kansas, has received his commission as lieutenant (j.g.). Three more employes of Farmers

Major Lloyd E. Wagner of the marine corps, who was captured in the Philippines, is now a prisoner in Japan. He was claims supervisor in the Portland, Ore., office of Fireman's Fund Indemnity for 10 years before being called to active duty.

Paul M. Egbert, formerly special agent of the North America group in eastern Missouri with headquarters in St. Louis, has been commissioned a second lieutenant in the army air forces at the officers candidate school in Miami Beach, Fla. He is a son of M. G. Egbert, retired assistant manager of the North America's western department in Chicago.

Kenneth Reutlinger, in civilian life secretary of the Liberty Insurance agency, Louisville, and son of Adolph Reutlinger, president of the agency, has been promoted to captain. He is stationed at Camp Polk, La.

To Hear U. S. Chamber Broadcast

NEW YORK — Many companies, agencies and brokerage firms in the in-NEW YORK — Many companies, agencies and brokerage firms in the insurance section here have arranged to provide radios in their offices next Wednesday so that personnel may listen to the broadcast on "Insurance and the War Effort" at 1:45 eastern wartime on the Blue network, according to J. L. Madden, vice-president of Metropolitan Life and chairman of the insurance division of the U. S. Chamber of Commerce, which is sponsoring the broadcast in connection with the division's luncheon meeting at the Waldorf-Astoria. The same procedure is being followed in other insurance centers throughout the country.

The half-hour broadcast, first of its kind to be presented on behalf of the entire industry, will feature dramatizations or actual incidents setting forth the insurance business's contribution to the war program. Jesse Jones, secretary of commerce will be the finel force.

the war program. Jesse Jones, secretary of commerce, will be the final speaker.

Losses Develop Under **New Floater Provision**

Companies in the west are now commencing to get some claims under the new dwelling contents form which provides floater coverage up to 10% of the face of the policy with a \$1,000 limitation. In Indiana recently there was a fire in a cold storage locker and claims were paid for damage to the contents of some of those retting the lockers. In some of those renting the lockers. In Iowa there was a fire in a place that was repairing washing machines and some of the owners of these machines col-lected under their dwelling policies. The first claim has yet to be made, however, for damage to clothing by a householder run down by an automobile. There is no doubt but what such damage would be covered under the motor vehicle damage provision in the extended coverage.

Notables at Ark. Meeting

LITTLE ROCK-The annual meet-LITTLE ROCK—The annual meeting of the bureau subscribers committee of the Arkansas Fire Prevention Bureau was held here. Among those attending were: W. Ross McCain, president Aetna Fire; C. A. Dosdall, secretary St. Paul F. & M.; Ivan Escott, vice-president and secretary Home; C. W. Koeckert, U. S. manager Commercial Union; W.

Hiring Restriction Not Applicable to Insurance

Much interest was shown in the regulations that were issued the other day under the President's anti-inflation executive order prohibiting among other things the employment of a perother things the employment of a person by one company at a wage higher than such employe had been receiving elsewhere. When the order was first announced, insurance people wondered whether this would be made applicable under the regulations to their business but the regulations apply only to those businesses specifically listed as essential. Insurance offices and insurance employes may continue to trade freely except, of course, that a person employed in one of the specified essential businesses may not leave such a business for an insurance job at a greater ness for an insurance job at a greater

B. Rearden, executive vice-president Firemen's; Henry P. Whitman, vice-president Phoenix of Connecticut; H. R. Tomlinson, vice-president Aetna Fire; E. G. Frazier, resident vice-president Springfield, Chicago.

Be sure to specify the Argus Chart when requesting financial and business report data of your company.

GUARDIANS OF THE SEA



Fighting ships from bow to stern, the new U. S. destroyers are deadly watch-dogs of the fleet. Five-inch dual-purpose guns can be used against either ships or aircraft; numerous anti-aircraft guns keep off dive-bombers. Destroyers are the terror of submarines, which they attack with depth charges. Against surface craft, destroyers use their high speed to get in close enough to launch torpedoes, firing these deadly missiles seconds apart by merely pressing a button. Much attention has been given to making the new de-stroyers roomy and comfortable, but they

roll and pitch heavily because of their great length and high speed. Destroyer men claim to be the toughest in the Navy.

Under wartime conditions insurance protection for ships and cargoes is vital to the interests of the nation. As outstanding insurors of ocean and inland marine risks, Appleton & Cox, Inc., helps meet this critical need. With a background of more than 70 years' experience and a trained nationwide organization to render complete service, Appleton & Cox, Inc., is in a position to be of max-& Cox., Inc., is in a position to be of max-imum assistance to Agents and Brokers writ-ing ocean and inland marine coverages.



NEWS OF FIELD MEN

Broad Inspection Program Conducted in Washington

SEATTLE-The pattern set by field SEATTLE—The pattern set by field men for inspecting risks essential to the war effort, which was presented and approved at the meeting of the ex-ecutive committee of the National As-sociation of Insurance Commissioners in Columbus was the first of its kind to be placed in operation on a large to be placed in operation on a large scale and is backed by over a year of actual experience in inspecting vital risks. Field men are specially deputized under Fire Marshal Sullivan and are also approved by the F.B.I. before being granted permission to embark on the inspection of vital properties. More than 75 field men are handling regular inspection assignments in Washington. The inspection work embraces all types of plants not coming under the security of plants not coming under the security programs of the armed forces or the

rederal power commission.

The Department of Agriculture furnished the field men with a list of all bonded grain storage plants in the state, numbering about 600. In another

The 1943 program, already well under way, has as its objective the inspection of 1,395 vital industrial and food-producing plants in the state. Of this number, 586 are grain risks, 336 woodworkers, 473 fruit storage warehouses and canneries and cold storage meat packing and slaughtering plants.

Crawford Succeeds Horras in Mo.

John P. Crawford, who has joined of Crum & Forster as special agent in Missouri, succeeds George Horras, who resigned to enter naval officers training. Mr. Crawford, formerly with Home in Oklahoma, will have his headquarters at 702 Sharp building, Kansas City, under jurisdiction of State Agents Gad O. Smith and Roe M. Wilcox. He will travel the entire state.

Anthracite Club to Hear North

The April meeting of the Anthracite Field Club of Pennsylvania will be held at Wilkes-Barre April 27, sponsored jointly by the field club and the Wyoming Valley Insurance Exchange. H. Pierce North, assistant director of the Rusiness Development Office. New Business Development Office, New York, will discuss "The Development of Additional Premiums." Members are inviting non-members to attend.

K. C. Pond Election May 10

KANSAS CITY—The annual meeting of the Heart of America Blue Goose will be held May 10. The annual election and initiation of goslings are on the agenda.

Schmucke Kansas Farm Adjuster

A. C. Schmucke has been appointed farm adjuster of Hartford Fire for eastern Kansas, making headquarters with Special Agent Van B. Higbee at Wichita. George C. Lett continues to handle western Kansas with headquarters

Hold Neb. Field Meetings May 10

The annual meetings of the Nebraska Fire Underwriters Association, Nebraska Fire Prevention Association and Ne-braska Blue Goose will be held at the Blackstone hotel, Omaha, May 10.

WANTED-COMPANY

Representation desired in Chicago and vicinity for reputable, cut rate, non-board fire company. Address R-70. The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

Stetner in Navy; Schmidt Wis. State Agent of N. A.

George E. Stetner, Milwaukee, state agent of North America in Wisconsin for seven years, has been commissioned a lieutenant (j.g.) in the navy and is re-porting to the bureau of ships in Washington, D. C. He went to Wisconsin from Kentucky and has been actively serving on the executive committee of the Wisconsin Fire Underwriters Asso-

ciation.

J. S. Schmidt, who has been in the Illinois field, traveling out of the Chi-cago service office, succeeds Mr. Stetner as Wisconsin state agent of the North America group.

Va. Field Meetings May 10

The annual meetings of the Stock Fire Insurance Field Club of Virginia and Virginia Blue Goose will be held in Richmond May 10. A golf tournament in the afternoon and a banquet in the evening will be held this year. The meeting is usually held at Virginia Beach.

state, numbering about 600. In another important industry—lumber—they secured a list of all unsprinklered risks with the assistance of the rating bureau. The list contained about 336 Underwriters, has been president of the risks and these are regularly inspected. The 1943 program, already well under way, has as its objective the inpresident. W. H. Davidson is most loyal gander of the Blue Goose.

Spargo with Crum & Forster

John C. Spargo has resigned as special agent in Seattle of Royal-Liverpool to become special agent of Crum & Forster in Portland.

R. B. Taylor, special agent in Seattle Crum & Forster has been trans-

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ferred to Pacific department headquarters in San Francisco.

Hear San Francisco Fire Chief

Albert J. Sullivan, recently appointed San Francisco fire chief, was honor guest at the April 19 luncheon meeting of the San Francisco Blue Goose. The meeting also served as a celebration of the 37th anniversary of the 1906 earthquake and fire.

Daniels Succeeds Phoenix

Richard B. Daniels has been appointed special agent of Royal-Liverpool in the mountain field, succeeding W. D. Phoenix, resigned. Mr. Daniels will assist Regional Manager Richard White, with headquarters at Denver.

Agents Bay State Club Guests

BOSTON-The Bay State Club entertained executives of the state agents tertained executives of the state agents association at its April meeting and listened to talks by President Paul J. Woodcome of Fitchburg, Carroll K. Steele of Gloucester and Conrad Parker of Worcester. The latter presented a new form of a suggested comprehensive fire policy to replace the present standard form.

California Pond Meets May 7

The California Blue Goose at meeting in Los Angeles, May 7, in addition to initiating a number of candidates, will hear the report of the nominating committee. Officers will be elected at the annual meeting in June. A. F. Gillette, assistant county farm adviser and garden expert, will talk on "Victory Gardens."

Ohio Blue Goose Elects May 10

The annual meeting of the Ohio Blue Goose will be held in Columbus the evening of May 10. A buffet dinner will be served following a cocktail hour. The meeting will include initiation of candidates and the annual memorial service in addition to election of officers. It will be in charge of William W. Waters, Ohio Farmers, most loyal gander. D. C. Morgan, State of Pennsylvania, will be in charge of the memorial service. James D. Lecky, Jr., Royal Exchange, is chairman of the entertainment committee.

NEWS BRIEFS

The Fresno puddle of the San Fran-cisco Blue Goose will hold its annual

BIG FIRES IN MARCH

R. E. Vernor, director of the fire prevention department of the Western Actuarial Bureau, will speak at a town in-

spection in Marion, O., April 27, to be conducted by the **Ohio Fire Prevention Association.** Mr. Vernor will speak April 28 before the Civic Pride Association at Detroit to open its spring cleanup campaign.

E. H. Markel, Home, will address the Stock Fire Insurance Speakers Asthe Stock Fire Insurance Speakers Association of Ohio next Monday on the Markel Appraisal System, which was founded by his father. This week C. H. Roggenkamp, Security of Iowa, reviewed the new book, "Fire Prevention Education," which will be placed in use in all the schools in Ohio.

NEW YORK

HECTIC TIME FOR REINSURANCE

Companies had many troubles when U. & O. lines were cancelled and rewrit-ten from the central west in an effort to get advantage of the old rate. Owing to the help situation it caused a strain on offices.

However, the chief nightmare arose from reinsurance. A number of com-panies participating on the old basis refused to renew on the new policy at for-mer rates or at least they cut their amount down materially. This was paramount down materially. This was par-ticularly true on term policies. Some agents having annual policies rewrote them for three years. It was found im-possible to obtain adequate reinsurance on some very large lines which forced on some very large lines which locked agents to leave such undisturbed. A company went the limit to accommodate its own agents but struck tough resistance in handling reinsurance

NOTTINGHAM NEW CHAIRMAN

C. A. Nottingham has been appointed C. A. Nottingham has been appointed chairman of the executive committee of the New York Fire Insurance Exchange. S. D. Mills is vice-chairman. F. H. Gibson is chairman of the arbitration committee and W. A. Miner is vice-chairman. W. R. Crane is chairman of the rate, rules and forms committee and C. A. Fowler is vice-chairman. Chairman of the brokerage committee is P. W. Barnes and E. C. Richard is vice-chairman. chairman.

BLUE GOOSE DINNER

The New York City Blue Goose will hold a business meeting and dinner April 28. Several films will be shown.

follows by the New York "Journal Fetzer on N. Y. Program of Commerce

of Commerce:"

Auburn, Me., school, \$500,000; Charlestown, Mass., lumberyard, \$100,000; Quincy, Mass., lumberyard, \$200,000; Portsmouth, N. H., building and hotel, \$200,000; Burlington, N. J., factory, \$100,000; Patterson, N. J., building, \$150,000; Binghamton, N. Y., building, \$500,000; Edgemont, Pa., barn, \$130,000; Meshoppen, Pa., plant, building and housing, \$100,000; Steelton, Pa., work shop, \$100,000; Wilkes-Barre, Pa., brown block housing, \$500,000; Newport, R. I., store,

pen, Pa., plant, building and housing, \$100,000; Steelton, Pa., work shop, \$100,000; Steelton, Pa., work shop, \$100,000; Wilkes-Barre, Pa., brown block housing, \$500,000; Newport, R. I., store, \$150,000.

Also, Cairo, Ill., buildings, \$250,000; Pekin, Ill., plant, \$300,000; Marion, Ind., building, \$500,000; Estherville, Ia., building, \$100,000; Independence, Ia., church and buildings, \$250,000; Waterloo, Ia., building, \$100,000; Treece, Kan., building, \$250,000; Benton Harbor, Mich., three companies, \$150,000; Benton Harbor, building, \$100,000; Grand Island, Neb., plant, \$160,000; Murfreesboro, Tenn., hangar, \$250,000; Murfreesboro, Tenn., hangar, \$250,000; Paris, Tenn., hotel, \$100,000; Scandinavia, Wis., building, \$155,000.

Also, Little Rock, cotton oil mill, \$250,000; Jackson, Miss., building, \$150,000; Crockett, Cal., building, \$250,000; Los Angeles, plant, \$100,000; Richmond, Cal., school, \$300,000; San Francisco, building, \$100,000; Selby, Cal., building, \$250,000; Anaconda, Mont., building, \$250,000; Astoria, Ore., building, \$100,000; Portland, Ore., shipyard, \$100,000; Sweet Home, Ore., mill, \$500,000; Warrenton, Ore.,

of Insurance Ad Men

Wade Fetzer, Jr., vice-president of W. A. Alexander & Co., Chicago, chairman of the committee on education and public relations of the Illinois Association of Insurance Agents, will address the morning session of the Insurance Advertising Conference at its one-day spring meeting at the Waldorf-Astoria Hotel, New York, May 5, on the subject "Make No Little Plans."

To Vote on Missouri License Bill

JEFFERSON CITY, MO .- The Missouri agents' qualification bill is expected to reach a final vote in the house this week. There has been only slight

building, \$200,000; Aberdeen, Wash., plant, \$300,000; Spokane, mining company, \$200,000.

UNPAID EARNED PREMIUMS

The Central Bureau of New York reorts that unpaid earned premiums of ports that unpaid carried premiums for companies for November, 1942, amounted to \$9,085, a decrease of \$2,025 from November, 1941. For casualty companies the 1942 figure was \$66,524, we insceed of \$2,077 an increase of \$2,077.

ACING the greatest task in its history, America has rolled up its sleeves and put every available resource to work for Victory.

Under these unusual conditions, local insurance agents are aware of their increased responsibilities to provide adequate insurance protection for industries, properties and homes-at a time when losses can be

The Providence Washington and Anchor organizations are alert to the agent's wartime duties. We realize that war has caused personnel problems and business interruptions that make his task more difficult. Our duty then is greater than ever-to assist whenever necessary . . . to bend our every activity to the role insurance must play during these critical times. We urge agents to enlist our complete facilities and valuable experience to help solve problems for America's greater protection on the home front.





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FIRE, WINDSTORM AND ALLIED LINES . OCEAN AND INLAND MARINE ALL RISKS · AUTOMOBILE · COMPREHENSIVE, FIRE, THEFT AND COLLISION

EDITORIAL COMMENT

Argument Against National Overinsurance

Though insurance men are in a better Anything else just kids the public." position than anyone else to spot the flaws in crackpot schemes designed to use the law of averages as the remedy for anything and everything, they sometimes feel that they may be looked upon as special pleaders when all they are trying to do is to give an unbiased opinion. Hence it is interesting to see what an entirely unrelated line of business thinks of the proposals for bringing about universal happiness through social security legislation.

An advertisement of the McGraw-Hill Publishing Company states that "when business men holler about social planning it is not because they begrudge the old men their store teeth, but because they know that industrial progress-not abstract planning-is the source of all than the industry which supports it. asking an agent for cancelation.

No sensible insurance man would want to see any of his insured load up so enthusiastically with all types of coverages as to go bankrupt trying to pay all the premiums. With individual policyholders, of course, the danger of underinsuring is much greater than overinsuring and becoming insurance poor. Yet because the people are easily influenced toward what sounds good if they don't readily see the tremendous cost, there is considerable danger that the nation as a whole may go in for a type of overinsurance that few individual citizens would ever be guilty of.

McGraw-Hill's advertisement supplies suckling babes their vitamins, nor the a good argument from a source clear outside the insurance business against the fallacy of the nation's getting bogged down with an overinsurance good living. No social plan is stronger scheme that couldn't be got rid of by

Figures Are Often Deceptive

partment showed over \$76,000,000 in The public immediately concluded that concerting. the \$76,000,000 was all profit. There was no explanation about what was by the figures presented.

Fire insurance men are considerably done with the excess. There was notharoused over the information compiled ing said about agents' commissions, by the Wisconsin legislature in the ef- about home office expenses, about fort to prove that fire insurance rates taxes, about field expense, inspection are too high. During the last six years expense, and a hundred and other exfigures gathered from the insurance de- penses to which companies are put largely for the benefit of the public. It excess of premiums over losses paid. is figures like this that are very dis-

The Wisconsin story is only half told

Improvements in Coverage Terminology

misleading or incomprehensible insurance terms at one's finger tips, it is refreshing to note that two recent developments in allied fire insurance lines bear names which everyone, insurance man and layman, can understand. They are extra expense insurance and additional living expense insurance. Unearned premium insurance might be put in the same class, though the very nature of this coverage will always involve some difficulty in explaining it.

No business man, discussing the extra expenses of operating should his premises be put out of commission by fire or other disaster, can fail to grasp the meaning of extra expense insurance. Additional living expense insurance also says what it means-the additional expense of living while the assured's residence or apartment is out of use. Many

With so many obvious examples of of the present arguments over this coverage and its relation to rent insurance, we believe, are caused by a failure to understand how simple this form is, after years of struggling with the technicalities of rent insurance. Whatever additional expense, over and above normal expense, is caused by emergency living is covered-and that is all there

> Rent and rental value insurance was probably an accurate term, but it did not convey a very vivid picture to the prospect and it was technical enough to scare many people. Use and occupancy insurance has been held up for years as the ultimate in horrible examples of bad terminology. Actually, the title was not as meaningless as many thought-since it implied correctly that the assured must lose both the use and the occupancy of premises to be covered-but

it certainly meant nothing to the average business man. Business interruption insurance, now the official title everywhere but in the Middle West, is a far more graphic term, and we hope it soon becomes universal, but it will probably take an insurance generation or two for it to become the common After all these years, many veteran insurance men still speak of tornado insurance instead of windstorm insurance.

The casualty companies also took a

good step in rechristening the residence burglary contract the residence and outside theft policy. True, the official title was "residence burglary, theft, robbery and larceny policy", but that was too long and confusing for common usage and the term "burglary" remained the usual designation. The distinction between the various crimes is obscure enough to almost everyone to make it highly advisable to use the broadest and simplest language that is possible in this field.

PERSONAL SIDE OF THE BUSINESS

H. O. Morgan of Glasgow, Mont., vice-president of the Montana Association of Insurance Agents, has returned to his desk after an absence of three months. He under tion in Portland. He underwent a serious opera-

D. A. Bickheart, special agent in Chicago and Cook county for Phoenix of Hartford, who has been laid up with illness since last fall, has now returned to his home in Maywood, Ill., from Oak ark hospital.

William A. Bartlett of Chicago, west-ern manager of Halifax, was in New York the past week conferring with Paul J. Kennedy, United States man-ager of that company.

Charles L. Crane, for many years head of the Charles L. Crane Agency Company in St. Louis, who resides in Hollywood, Cal., is in a serious health condition. In his day Mr. Crane was one of the conspicuous local agents of the west. He owns a farm about 80 miles from Los Angeles and took much interest in it after he retired from the interest in it after he retired from the insurance business.

F. F. Ludolph, San Antonio local agent and secretary of the San Antonio Insurance Exchange, who has been hospitalized and recuperating at home for many weeks is now able to go down to his office and work for a half day. He underwork suite a size He underwent quite a siege.

Frank H. Newman, vice-president of General Security of New York, has returned to the head office after a trip to New Orleans and through Texas. He visited in Chicago on his way home and was able to see his son, Frank Newman, Jr., who is a midshipman at Abbott Hall there.

Charles Smrha, former Nebraska director of insurance, has been named regional director of the OPA at Grand Island. He has been in charge of rationing and price administration in the Lincoln area inaugurated. since the work was first

DEATHS

Oldest Chicago Board Member Dies at 85

L. C. Rollo, who had been the oldest member of the Chicago Board since the death of E. N. Wiley, died the other day at the age of 85. He had been a member of the board since April 2, 1899. Mr. Rollo entered the business in 1872 in the office of Rollo, Naghten & Co. He became a member of the firm of C. E. Rollo & Co. in 1885 and in 1899 he became a member of the firm of Rogers & Rollo. At one time Rogers & Rollo com-bined with Wiley, Magill & Johnson and formed the Chicago Insurance Agency but later Rogers & Rollo pulled out of that combination and continued to oper-



L. C. ROLLO

ate until 1931 when Mr. Rollo formed his own agency operating as L. C. Rollo & Co. Shortly after that he had as part-ners Milton Pfaelzer and Philip Collins. 1936 that arrangement was termi-

hard arrangement was terminated and Mr. Rollo since then had been operating individually.

Mr. Rollo was at his office last Saturday morning and went to the Union League Club for lunch where he suffered a stroke. He was removed to the American hospital and died there a few days

A. K. Asbury, 50, a member of the Hodgson, Stone & Asbury agency of Beaumont, Tex., died. He was a native of Falls County, Texas, and had resided in Beaumont since 1910, earlier having bank experience. He was a member of the Beaumont Insurance Exchange.

Leslie L. Steinway, 44, manager of the brokerage department of the America Fore group in Atlanta, died after a



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EVERY THURSDAY

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brief illness. He was born in Brooklyn,

E. U. Richards, 63, vice-president and director of the Recording & Statistical Corporation, died at his home in New York after a long illness. He went with the Ohio Inspection Bureau as electrical inspector and was chief engineer for many years. He was assistant manager of the bureau from 1909-1911 and then joined the National Board. A year or two later he went with the same of the bureau from 1909-1911 and then joined the National Board. A year or two later he went with the same of the same o risks department of Continental and in 1914 was elected secretary of the Eastern Union. In 1917 he became assistant general manager of the National Board and later was secretary and general manager of the Automobile Underwriters Conference. Mr. Richards was a founder of the Ohio Valley Publishing Company at Parkersburg, W. Va., a concern engaged in printing and distributing fire insurance rates and man-uals. It was merged with the Library Bureau, the predecessor of the Recording & Statistical Corporation, in 1925.

L. R. Byrne, 48, of Lynn, Mass., died suddenly in his office. He was a graduate of M. I. T. and was an engineer in Chicago before becoming associated with his father in the James E. Byrne Co. agency in Lynn in 1938.

Rea Callender, senior member of the Callender & Manwaring agency, Los Angeles, died there. The funeral was San Gabriel.

Victor Wankowski, 70, president of V. Wankowski & Co., San Diego, Cal., died there. The firm, in addition to died there. The firm, in addition to doing a general insurance business, has been general agent of Maryland Casualty for more than 20 years.

Carl C. Garner, 49, who retired as

state fire marshal of Oklahoma late in 1942, died at Ryan, Okla., following an

Mrs. Vera Senn Rapp, wife of George A. Rapp, Chicago Class 1 agent, died at Naperville, Ill., after an illness of about three weeks. Burial was in Naperville Tuesday.

Charles L. Thompson, 54, an adjuster with T. J. Houston & Co., Chicago, died suddenly there. He was found dead in his apartment, apparently of a heart athis apartment, apparently of a heart at-tack. He was at the office until 5 p. m. the preceding day. Mr. Thompson joined the Houston firm in 1910, when it was H. W. White & Co. Mr. Thompson was a staff adjuster who began by handling automobile losses and later assumed most of the bond loss settlements for the firm. Burial was at Kenton, O., Mr. Thompson's home town.

Sidney H. LaBarge, 66, veteran Grand Rapids local agent, died there after a 12 days' illness, Mr. LaBarge has been active in the insurance field for more than 30 years.

Edgar L. Peard, Buffalo local agent more than 20 years, vice-president and treasurer of McManus-Peard, Inc., died in his office. He entered the insurance business in the early '20s. Two years ago with Thomas F. McManus he purchased the J. R. Young agency, changing the firm name to McManus-Peard.

Raymond Hutchinson, 57, special agent of Boston and Old Colony in Wisconsin, who also operated a local agency at Weyauwega, Wis., died after an ill-ness of a week. His entire business career

was in insurance work. Thomas Hites Milwaukee, state agent of Boston and Old Colony, and a number of other field men attended the funeral Mondal. He was a former president of the Wisconsin field club.

Second Lieut. Robert E. Kuhn, 23, was one of two Brooks Field, Tex., flyers who were killed in a plane crash there. Lieutenant Kuhn before joining the air corps in 1941 had been with Hartford Fire in the western department for several years. He was an examiner before enlistment.

Fred H. Burke, who retired in 1927 as assistant western manager of Fire Association, died Tuesday at Community Hospital in Geneva, Ill. His residence was in Batavia, Ill. Funeral services are being held Thursday.

being held Thursday.

Mr. Burke was born on a farm near Batavia in 1863. In his earlier days he was connected with the Appleton Paper Company there and then went into the insurance business with the Smith agency, Mr. Smith being his father-inlaw. While in the local agency business he carried on some adjusting and field work for Fire Association and then became a full time employe, serving as Illinois state agent. In 1914 he was ame a rull time employe, serving as appointed assistant manager when J. W. Cochran was the manager. Two sons, Walter S. and Fred, Jr., are combustion engineers at Springfield, O. A dughter, Mrs. Eleanor Gregory, resides in Evanston, III in Evanston, Ill.

OK's Surcharge to Cover Kentucky City Taxes

Fire companies can increase their Fire companies can increase their premium rates to cover city and state license feets, it was held in an opinion by Assistant Attorney-general Herdman of Kentucky in response to an inquiry by Assistant City Solicitor Burke of Newport, Ky., where fees were imposed under authority of a 1942 legislative act. tive act.

He said Kentucky courts never have ruled directly on the question and suggested Newport might bring a test suit if its officials so desired.

Urges Municipal Liquor Stores to Buy P. L. Cover

"The Municipal Liquor Store," official publicaion of the Minnesota Municipal Liquor Stores Association, in its current edition urges members to protect them-selves by purchasing liability insurance. Many of the smaller municipalities, ac-cording to this publication, believe that they are immune from any claim arising

they are immune from any claim arising out of personal injury or property damage accidents. As a matter of fact, if a municipality engages in any business activity such as water works, liquor stores, etc., it is just as liable for personal injury or property damage claims as any other private business.

The public liability policies on some of the stores contain a liquor exclusion clause which affords no protection to the assured if there is any claim arising from the sale or distribution of liquor. This publication refers to a Minnesota statute providing that any person who sells liquor either on or off sale can be held accountable for any accident resulting from the sale. One of the insurers recently agreed to issue an endorsement suiting from the sale. One of the insurers recently agreed to issue an endorsement covering any liability resulting from the sale or distribution of liquor either on of the premises and more recently this same company issued a standard policy for Minnesota covering the liability under the special stante. bility under the special staute.

Would Require Accident Reports

MONTGOMERY, ALA. — Written reports on automobile accidents in which anyone is injured or killed or in which property damage totals \$25 or more, are recommended by the legislature's interim committee on highways.

Vigilant of New York has been admitted to Rhode Island.



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sative disso reclaims that changes can be ment successfully by a snap of the fingers. It means a lot of work. It means careful analysis of the local agency situation, your agency, your community, your customers and prospects, your advertising and selling methods. In fact, a thorough job will take a good deal of your valuable time.

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tain businesses, curtailment of non-defen tion, and the tightening on purse strings of your best customers due to heavy taxes and wartime contingencies. And—how you can get sales helps that will convince today's customers and prospects of the

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Employer-Pay-All **Trend Develops** in Group Field

Many New Cases Non-Contributory and Old **Accounts Converted**

In the group field a pronounced trend has developed towards employer-pay-all or non-contributory plans, not only for group life but for the other group coverages as well. The trend is even more distinct than it was in the boom days of 1928 and 1929. Not only is new business being arranged on this basis but many of the established contributory plans are being converted to the employer-pay-all basis. A number of factors are responsible. The underlying reason, of course, is the fact that profits reason, of course, is the fact that profits are such as to permit the employer to make such an expenditure. The fact that the entire premium is deductible as a necessary business expense in calculating income tax is a factor, but it is not the

only reason. When the employer pays all, the necessity of signing up the employes is ob-viated and that means a saving in time and manpower for the employer and the It also means that the employe not distracted from his work.

Token of Appreciation

Then the employer is giving to the employes a token of his appreciation and it provides an opportunity to add to the compensation of employes without violating wage freezing orders. The removal of a deduction from the pay check is appreciated by employes who recently had the Victory tax added to the social security deduction and who will shortly no doubt be faced with a new income tax pay-as-you-go deduction. income tax pay-as-you-go deduction. Moreover with 100% of the employes being insured, the net cost to the employer is likely to be lower. It provides a better spread of coverage.

A number of union leaders are resusting appropriate to a part the appropriate the control of the

questing employers to pay the entire group premium. The trend is likely to increase sharply as one after another employer goes on this basis. With employes in essential industries frozen to will be some contrasts and inequalities between one firm and another in con-nection with group insurance. Employes in one plant, for instance, where there is no group insurance or where there group protection on a contributory basis, may feel resentful because employes engaged in a similar plant perhaps across the street may be provided with group insurance at no cost to themselves.

Mich. Auto Law Fate Uncertain

LANSING—Delay by Gov. Kelly in acting on the legislative act tightening provisions of the motorists' financial responsibility law is giving rise to rumors that a veto might be in store. It is understood that some administrative difficulties loom in connection with the new act and that it might be rejected for that reason.

Slate Beling in Chicago

At the meeting of the Insurance Club of Chicago May 4, the speaker will be Oscar Beling, superintendent of agency systems department Royal-Liverpool, on "Short Cutting Work and Labor Saving Methods Useful in War Time." Dinner will be to the control of the contr will be at 5:30 p.m. at the Snack Shop, 227 W. Jackson blvd.

Sales of Fidelity Bonds Are Booming Questions on

J. P. Madigan of Maryland Comprehensive Casualty Says Uptrend Is Marked

NEW YORK-More units of fidelity NEW YORK—More units of fidelity coverage are being sold than ever before and still the surface of the fidelity market has hardly been scratched, John P. Madigan, New York City bonding manager of Maryland Casualty, said in the course of his talk on fidelity and surety coverages before the Young Men's Board of Trade of New York City.

City.

The reason for the fidelity bond boom, he said, is that employers realize or can be shown the hazard arising out of the great number of new employes that have come in to take the place of men who have gone into the armed forces or women who have gone into war plants women who have gone into war plants. It is difficult to trace down records of all new employes but even if this is done it is still impossible to tell how quickly any of these new people will be in a position to cause a fidelity loss, how soon they may be in urgent need of money, or how cleverly they may have concealed defalcations in the past.

Trouble With "Ringers"

There have been enough losses among There have been enough losses among new employes to show that fidelity coverage is a wise buy. There have already been losses due to "ringers"—professional crooks who obtain new jobs only long enough to steal whatever they can.

Mr. Madigan made the point that with so many personnel changes taking place it frequently happens that relatively new people are of pecessity entrusted with

ne trequently happens that relatively new people are of necessity entrusted with an employer's assets whereas under normal circumstances the same job might have been entrusted only to a person who by long service had given proof of his trustworthiness. This does proof of his trustworthiness. This does not mean, as many employers are prone to feel, that old and faithful employes do not need to be bonded for it is they more than any others who, have posi-tions of trust which permit them to dip into the till if the need for money should become so pressing as to overcome their fears and scruples fears and scruples.

Quick Losses Possible

But where an older employe with a long and excellent record at stake and a great deal to lose might yield only to the most extreme pressure of temptation the new employe of unknown background and with irresponsible tendencies may involve an employer in serious fi-nancial loss sooner than might be believed possible.

Three New Jersey Bills Signed

TRENTON, N. J.—Governor Edison has signed measures permitting medical expense riders on liability policies; eliminating the time limitation for filing petitions under the compensation act where a claimant is in a country involved in war with the U. S.; and permitting reinsurance companies to hold title to real estate.

Minn. Bill on Fire-Casualty Companies Up to Governor

ST. PAUL—A department bill to legalize operation in Minnesota of fire companies chartered to write casualty lines has passed both houses and needs only the signature of the governor.

The Florida house is considering a bill to require mutual benefit and assessment associations to maintain a minimum deposit of \$50,000 with the insurance commissioner.

Sawyer Answers

Numerous questions on the new com-prehensive personal liability coverage and on the new New York standard fire policy were answered by E. W. Sawyer. attorney National Bureau of Casualty & attorney National Bureau of Casualty & Surety Underwriters, who discussed the casualty coverage, and H. T. Lewis, superintendent special service department perintendent special service department Royal-Liverpool groups, who spoke on the fire policy, at an educational meeting of the Suffolk County Association of Local Agents at Patchogue, L. I. S. S. Siegel, Norton & Siegel agency, Babylon, was elected president at the business meeting succeeding J. A. Moore, Islip. Other officers were reelected.

The exclusion with respect to business activities of the insured has proved to be the most bothersome since the new comprehensive personal liability was brought out, Mr. Sawyer said. The intention is not to exclude damage result-

tention is not to exclude damage resulting from a purely involuntary act oc-curring in the course of business activ-ity which does not arise as a result of that activity. There is no coverage if damage results from an act occurring not only during, but arising out of an occupational pursuit.

No survey is necessary in writing the policy, it automatically picks up cover-age when additional exposures are acquired, he pointed out.

Different Approach

The trend to comprehensive coverage reverses that in the earlier development of liability insurance when it was the fashion to prepare separate coverage for each hazard. Now the policyholder knows only what he is not insured

In addition to the named insured, coverage is extended to the spouse and relatives under 21 living in the same house-hold, as well as to anyone responsible for dogs and saddle animals. In addition to covering the residence where the insured resides, the policy also covers temporarly residences not owned by the

insured, such as a hotel room.
(CONTINUED ON PAGE 23)

New Policy Quickens Interest in Burglary Line

Broad Theft Contract Likely to Prompt Agents to Sell Aggressively

Issuance by the National Bureau of Casualty & Surety Underwriters and American Mutual Alliance Monday of this week of the new broad theft policy in the residence field has quickened the interest of agents throughout the country in residence burglary insurance. The fact that the attention of so many producers has been turned in this direction should result in increased sales. An agent is likely to start out with the idea merely of studying the provisions of the contract, the changes from the old policy and the rate situafrom the old policy and the rate situa-tion but in the process of making such an academic study many agents will be prompted to try their hand at a sales campaign. It is something new and attractive and provides a topical excuse to call on prospects or to address them by mail or over the 'phone. The issuance of this contract has precipitated endless debates as to the relative cost and desirability of the per-sonal property floater on the one hand as against a combination of fire and

as against a combination of fire and extended coverage and the new theft policy on the other. From the coverage standpoint the theft policy has a certain edge over the P.P.F. in that it provides \$100 coverage on money whereas the P.P.F. provides only \$50 on money and securities combined. Of course another \$50 coverage could be purchased under the P.P.F. for \$1.50. Then the theft policy provides (CONTINUED ON PAGE 23)

Boiler Rates Drop About One-Third May 1 with Manual Changes

NEW YORK—The new boiler and machinery manual of the National Bureau of Casualty & Surety Underwriters will become effective in all states except New York, Louisiana and Washington May 1 and the rate changes will be retroactive to March 1. It was filed in New York last week, but approval is expected to be delayed here because the insurance department is trying to get the bureau and Hartford Steam Boiler, which withdrew from the bureau recently, to agree upon a single bureau recently, to agree upon a single manual. It may be that a compromise plan will eventually be adopted.

The overall effect of the new rates is a reduction of about one-third from the

previous manual and about 20% under those now charged by Hartford Steam

Leading Innovations

The principal changes in the new manual are:

1. A strong incentive for carrying boiler and machinery insurance under the same policy is provided by eliminating the insurance charge and substituting an initial object charge to cover the cost of inspection. Only one such charge is made at each location, the charge for the highest rated object insured, whether a boiler or machinery item, applying. Up to now, most as-

sured have covered boilers and machin-ery under separate policies, but it is obvious that the new rule will change

this.

2. All property of the assured within the limits of one village, town or city is now considered at one location. This rule will give the bureau companies a powerful edge in getting the business of municipalities, financial institutions, the same only one initial chiest charge. etc., since only one initial object charge will be made within the one city. Un-der previous rules, not more than one street could intervene for property to be considered at "one location."

Off Premises Explosion

3. A new form covers the assured against boiler explosion originating away from his premises, with no description of the boilers which may cause the accident and no inspection. cause the accident and no inspection. This plugs a gap in coverage which has been a sore point with assured and agents for years, since explosion insurance in fire companies does not cover explosion of steam boilers, wherever located and there was no way in which this hazard could be covered through a power plant carrier, because most assured obviously could not arrange for an inspection of boilers owned by others. There had been agitation for CONTINUERD ON PAGE 24) (CONTINUED ON PAGE 24)

Ration Banking Plan Liability Covered Free

The National Bureau of Casualty & Surety Underwriters and American Mutual Alliance have sent the following announcement to their member companies

and to all other companies writing liability insurance in New York:

"An analysis of the ration banking plan, developed by the American Bankers' Association and the Office of Price Administration at the request of the lat-ter, shows that little, if any, liability is created and imposed upon banks which created and imposed upon banks which participate in it. Although this was one of the results intended to be accomplished by the plan, it appears that doubts on this score have been raised in the minds of some bank officials. In order to allay such doubts, and as a further contribution to the war effort, members are authorized to construe general liability policies as covering ration bankliability policies as covering ration bank-ing plan liability without additional pre-mium charge and without issuance of en-dergement."

It was suggested that letters, following the form which accompanied the announcement, be sent to the organizations mentioned above on or before April 19, in order that publicity might be given to the agreement at that time. Prior to the announcement to their members the bureau obtained the approval of the insurance departments of New York and Louisiana.

New York and Louisiana.

Shortly after announcement of the ration banking plan, the bureaus and their members studied the plan and concluded that the possible liability of the participating banks was so remote that there was no practical need for insurance coverage. However, the American Bankers Association called the attention of the bureaus to a special form of policy being offered by Indemnity of North America to cover the hazard assumed to exist. Further study of the plan convinced the bureaus that the liability was too remote to warrant a premium charge and that the insurance industry could allay doubts raised in the minds of some bank officials by providing insurance for no additional premium as its contribution to the plan, as it had previously done in connection with other governmental plans to prosecute the war.

Indemnity of North America has publicly announced its substantial concurrence with the plan authorized by the Shortly after announcement of the ra-

licly announced its substantial concur-rence with the plan authorized by the

INDEMNITY COMPANY'S ACTION

Indemnity of North America has removed from its policy portfolio the ration banking liability contract and is providing the same coverage under existing general liability policies of banks without additional premium charge.
When the point rationing program was launched, Indemnity of North America issued its special policy, believing that the new service of banks involved the possibility of liabilities aganist which banks should have the opportunity of buying protection. At the same time the management believed that the meas-ure of liability on the bank was rela-tively small and hence \$100,000 coverage was issued for a nominal premium of \$25, \$50, \$100, depending on the size of

\$25, \$50, \$100, depending on the size of the bank.

Within recent weeks, Indemnity Company states, the situation has been clarified so that the management feels the coverage may be afforded under the existing policies.

Outstanding general liability policies will be endorsed upon request to provide coverage in respect of each claim or suit equal to the per accident bodily injury limit of liability of the existing policy. Complete refund will be made of all premiums paid by banks who purchased the special policy. If such banks do not carry their general liability policies in Indemnity Company and wish to retain their banking liability policy that

Standard Accident Merit Award Won by Chicago

The Chicago office of Standard Accident won the company's branch office Merit Trophy for its 1942 performance.



V. H. BARTHOLOMEW

The trophy is awarded annually for the highest efficiency in operations.

Detroit was second, and Buffalo third.

The presentation of the trophy will be made later.

V. H. Bartholomew is resident vice-president and manager at Chicago; M. J. Scheemeacker is manager of the bonding department, and T. O. Malmstone is production manager.

Driscoll Acting K. C. Manager

American Hospital & Life of San Antonio has appointed Budd Driscoll acting agency manager in Kansas City. Russell Good, former Kansas City manager is now a captain in the marines.

is permissible. Indemnity Company is refunding the gross premiums and is treating the commissions as fully earned in view of the fact that the producer had devoted considerable effort in the sale of the policies.

Impaired Employe Comp. Fund and Full Cover Auto Bills Signed in Okla.

OKLAHOMA CITY-The governor has signed the second injury fund bill providing protection under Oklahoma's fund bill compensation law for employes who have previously suffered physical impairment. Liability of employers and insur-ers is limited. The fund is financed by a 1% deduction from awards paid regular compensation claimants. When \$100,000 is collected no further collections will be made until the fund is reduced to \$50,000, when the same procedure is to be resumed.

The governor has signed a measure to

permit casualty companies to write fire and theft automobile coverage.

Schooff Joins Continental Casualty in Wisconsin

Continental Casualty has appointed Carl H. Schooff as special agent in Wisconsin. Mr. Schooff will travel out of the Wisconsin service office at Milwaukee to help build the personal business of individual agents throughout the

Mr. Schooff has been associated with Mr. School has been associated with Continental Casualty during his entire insurance career. He had represented the company as an agent but recently sold his agency at Appleton, Wis., to take his present position. He had been a successful personal producer at Appleton for your ethan 10 years. During that ton for more than 10 years. During that time he achieved an impressive production record, demonstrating a consistent interest in progressive methods of sell-ing. He has been a resident of Wisconsin for many years.

Carlson Minn. Surety Head

At the annual meeting of the Surety Association of Minnesota the following officers were elected:
President, D. C. Carlson, Hartford A. & I.; vice-president, W. Max. Creer, American Surety; secretary, A. B. Lillejord, Employers; treasurer, Chas. Perkins, U. S. F. & G. The executive committee will consist of the president and the vice-president, and Harold R. Holker, Maryland Casualty; David Templeton, Actna Casualty, and Joe Dale, Glens Falls Indemnity.

Starts 25th Year

Walter E. Krafft, vice-president of Continental Casualty in charge of the surety department, entered his 25th year of service with that company last week He had



last week. He had been in the navy as an instructor, first at Annapolis and then at the great Lakes Training Station during the former war. He walked into the Continental Cas-ualty office in his

w. E. Krafft
uniform, looking
for a job, and was
taken on. First he served as assistant
to General Counsel Manton Maverick.
In 1923 he was transferred to the surety
department and since that time has been
continuously associated with it. He is
one of the best posted surety men of the
country, having an intimate and comcountry, having an intimate and com-prehensive knowledge of suretyship in its various forms. He has made con-spicuous success in his work.

Share-Ride Exemption Bill Introduced in Ohio

COLUMBUS, O.—A bill has been introduced in the Ohio senate to exempt motorists from liability for injury or death in share-the-ride accidents. The introduction of the bill follows a decision of the Ohio supreme court which held such drivers liable. Drivers guilty of "wilful or wanton conduct" are not exempted. The bill defines the share-theride plan as "transportation, with or without compensation, of a group of persons riding together voluntarily or in accordance with provided and the statement of in accordance with regulations of a gov-

An attempt will be made to have the bill passed as an emergency on the contention that the supreme court's decision threatens to disrupt the share-the-ride plan for thousands of industrial workers.

Wolverine to Close Its Branch in Chicago

Wolverine is closing its Chicago and Cook county branch office this week for a number of reasons. The office was opened in August, 1942, with Charles G. opened in August, 1942, with Charles G. Baeder as manager. It has been writing automobile, burglary, plate glass and liability insurance. Mr. Baeder has not yet announced whether he will remain with Wolverine in another capacity or make known other plans.

The action in Chicago has no effect upon the status of Wolverine's downstate Illinois business. It will continue

state Illinois business. It will continue to operate elsewhere in Illinois with E. A. Schumacher of Decatur as state rep-

Wolverine gave as one reason for closing the Chicago office the scarcity of personnel at the home office.

Am. Indemnity's Mo. Business

The tables showing casualty business one in Missouri in 1942 represented done in Missouri in 1942 represented American Indemnity of Texas as having total net premiums of \$11,762. Actually American Indemnity had \$178,462 in total premiums. The \$11,762 figure represents reinsurance ceded in Missouri. The loss figures shown, \$45,683, are correct. This would bring the Missouri total of premiums to \$41,783,350 \$41,783,359.

Barnett Welansky Sentenced

Barnett Welansky, owner of the Cocoanut Grove Night Club in Boston. has been sentenced to from 12 to 15 years in state prison by Judge Hurley at Boston. He had been convicted by a jury on 19 counts of manslaughter in connection with the fire that cost the lives of 401 lives of 491.

General Transportation's Artistic Offices



A number of people have visited the head office of General Transportation Casualty & Surety, 1790 Broadway at 58th street, New York City. It is unorthodox in design and development. The entrance at the 58th street corner has an impressive wrought iron entrance door and this opens into a commodious lobby where skillful partitioning gives one an immediate view of the quarters which were designed by Architect Eli J. Kahn. He has endeavored to bring out Aann. He has endeavored to bring out in a rather striking way and yet aiming at simplicity and to develop a modernized business office that will be purely a workshop and yet will leave a deep impression on those who come through it. The color scheme harmonizes with the American walnut paneling and par-titioning and their soft lighting effects.

Hans Knoll, who designed a number Hans Knoll, who designed a number of offices in Washington, D. C., did a fine piece of work in the General Transportation office. He designed a number of unique features, with special built-in safes and efficient locking door partitioning for record books, indexes, etc.

The metropolitan underwriting offices of the company are in charge of Emery Gauch, assistant secretary and undergated assistant secretary and undergated to the company are in charge of Emery Cauch, assistant secretary and undergated to the company are in charge of Emery Cauch, assistant secretary and undergated to the company are in charge of Emery Cauch, assistant secretary and undergated to the company and the company are in charge of Emery Cauch, assistant secretary and undergated to the company and the company and the company are in charge of the company and the company are in charge of the charge of the

of the company are in charge of Emery Gauch, assistant secretary and underwriter. The company is in its fourth year of operation and its statement as of Dec. 31 shows assets \$3,175,721 and policyholders surplus \$1,047,611.

The company has adopted as its trademark four stars, significant in these times of the word "general." The officials are conducting an active business development plan in the metropolitan area.

Casualty Net Premiums and Paid Losses in 1942 in OHIO

		Cusu	ulty 1	ver 1			una	Fulu	POSS	es III	1 1342	o mi	JIIIO	-		
	Prems.	Cotal Losses	Auto.	Liab. Losses	Other Prems.	Liab.	Fidel Prems.	ity Losses	Prems.	ety Losses	Plate Prems.	Class Losses	Burglar Prems.	y-Theft Losses	Prop.	D. & Coll. Losses
Accident & Cas	\$	\$ 64,793	\$ 63,273	32,648	\$	2,394	\$ 7,137†	\$	\$	108968	\$ 1,717	\$	3	8		
Aetna Cas	1,597,677	449,166 46,659	507,567 114,826	189,974 26,737	468,053	75,750	111,543	20,595	126,281	29,078	22,433	877 8,580	4,759 78,485	3,627 12,232	228,155	31,847 105,747
Amer. Auto	1,066,235	389,884 226,588	731,547 273,523	229,558 128,869	50,686 65,021	383	9.001	*****	******	*****	******	******	******		283,000	19,921 159,941
Amer. Credit Ind	238,118	3,796				13,476	2,661	*****	13,059	*****	17,332	8,568	26,769	7,931	115,285	69,368
Amer. Employers Am. Fid. & Cas	232,999 202,270	83,172 103,598	102,525 163,243	50,584 71,081		4,889	11,679	141	9,905	3,619	6,842	2,426	15,070	982	40,263 39,026	26,985
Amer. Guar. & Liab. Amer. Indem	17,211 224,156	2,408 88,534	109,140	34,358	11,730	1,032	3,224	1,251	4,424			1,133	353	1.154		
Amer. Motorists Amer. Mut. Liab	96,682 185,940	31,530 31,764	59,328 66,539	21,858 18,820	3,133	319 1,623	1,104 10,489		134		139	63	6,829 163	1,154	81,743	9,234
Amer. Policyholders. Amer. Reins.	1,363	32,408	89 9,400	10,059	6			160			167	10	1,811	62	32	10,507
Amer. States	598,121	223,213	247,668	81,848	10,793	786	30,419	4,761	78,277	15,586	1,395	61	12,624	2,000	731 240,692	115,619
Amer. Surety Arex Indemnity	610,443 5,875	70,905 4,718	107,785 1,329	37,010 2,598	60,790 2,935	12,427 974	206,575	14,496	139,148	-29,105	9,081 157	3,230	37,170 548	2,928 798		29,913
Assoc. Indem	57,766	8,854 18,225	1,278 37,218	9,081	21,630 1,310	8,588 658					760	268	4		334 23,103	214 7,850
Auto-Owners, Mich Bankers Indem	328,210 619,315	108,332 208,829	111,248 206,007	30,622 53,874	12,561 218,028	5,004 68,559	19			980	10,049 31,157	1,888 12,590	5,649 58,268	261 19,288	136,380	58,704 53,145
Beacon Mut, Indem Buckeye Union Cas.	426,990 2,617,445	174,536 1,038,211	141,168 992,656	55,410	48						484	394			182,082	90,415
Celina Mut. Cas	688,301	244,228	275,620	404,684 84,526	202,657 3,936	28,649					45,692 3,411	19,640	58,987 134	19,245	934,783 289,735	470,361 136,499
Central Surety Century Indem	84,397 173,123	76,465 47,459	46,680 39,775	63,937 5,583	1,278 33,934	387 4,683	2,793 6,611	112 9,424	11,327 41,849	371 10,443	4,873 7,472	1,597	2,615 13,619	245 4,318	14,576	10,535 8,374
Citizens Cas. of N.Y. Columbia Cas	19,073 123,420	36,760 39,650	14,182 31,907	11,061	28,348	29,674 4,723	10,564	69	13,865	1,034	3,463	1,014	8,233	904	4,891 13,605	6,071 9,005
Commercial Cas Conn. Indem	474,159 76,106	144,303 46,746	136,421 51,277	44,533 32,289	67,942 1,875	7,692 261	7,305	41	7,808	2,210	10,444	4,558 650	14,746	3,434	30,274 21,382	15,379 13,518
Continental Cas	1,251,854 9,601	632,934	236,793	146,912	159,132	27,315	30,378	1,795	70,356	26,985	15,075	9,532	50,930	13,809	98,498	69,564
Dearborn Natl. Cas. Eagle Indem.	96,929	41,682	5,170 36,656	3,872 18,176	1,561 12,590	490 1,128	4,677	535	7,909	2,583	1,918	403 902	107 8,687	1,400	2,522 15,323	3,090 10,773
Electric Mut. Liab Emmco Cas	6,171 80,441	4,663 26,139	2,415 57,138	3,652 12,652	2,726		*****						*****		859 23,078	1,010
Employ. Liab Employ. Mut. Liab.	648,521 30,293	137,527 6,198	216,185 11,518	55,132 2,860	176,712 7,267	26,293	24,267	1,478	5,896	5,378	13,064	5,035 167	23,448	2,401	105,988	38,276 3,170
Employ. Reins Equity Mut	482,007 5,383	108,166 1,850	163,791 2,681	45,366 363	14,394 130	863	\$7,055	31,415	83,544	7	153		23,625	3,022	12,967	1,484
Eureka Casualty Europ. Gen. Re	18,908	459 111,496	8,984 81,590	39,195	2,387 29,476	505	44,851	2,167			736		2,299		2,569 4,500	451
Excess	58,321	3,321	40,547	1,553	3,724		523	1,589	101,225 8,479	24,809 169			49,770	7,928	25,645 5,129	10,161
Farm Br. Mu. A., O.	119,338 3,873,832	32,529 1,805,743	67,945 1,465,605	16,034 533,315	700 61,876	2,831	2,399	1,095	*****				1,566 15,586	6,836	49,126	16,355 1,019,820
Fidelity & Cas Fidelity & Deposit	910,170 540,015	320,174 84,780	282,696	104,271	130,931	20,562	129,276 315,231	23,578	88,097 175,703	60,098 3,754	20,963 6,858	12,302 2,732	68,088 42,222	18,816 6,200	82,968	37,353
Fireman's Fund Ind. General Acci	210,459 908,163	91,138 311,038	66,792 406,663	33,521 141,264	46,947 207,020	12,741 24,876	13,880	4,809	16,575	7,175	3,346	1,650	16,912	5,407	30,835	21,636
General Cas., Wash. General Reins.	112.548 433.744	29,051 59,053	50,731 167,375	12,079 48,753	17,744 25,935	513	2,838		13,611		11,529	4,730 731	31,656 3,755	9,254 3,494	174,848 19,951	99,206 12,069
Glens Falls Indem	302,676	72,833	84,424	24,175	50,130	3,750 3,793	54,173 18,593	8,920 732	94,335 62,510	7,309	1,623 5,631	332 2,445	36,627 26,710	1,049 8,734	16,415 39,351	30,978
Globe Indem, Grange Mut, Cas	1,002,571 347,463	376,739 175,426	526,681 131,744	215,261 61,108	115,056 1,160	25,601 498	30,728	1,061	36,929	3,584	18,398	5,421	53,624	12,758		93,436 103,809
Great Amer. Indem. Hardware Indem	260,198 75,839	80,756 10,205	106,340 32,341	19,445 1,779	41,466 18,331	3,348 270	19,697	24,849	13,200	72	3,915 4,220	1,336 874	14,866 4,113	3,015 689	46,046	25,718
Hardware Mut, Cas. Hartford Acci	187,007	68,582 396,435	95,371 360,874	36,292 164,832	12,530 294,312	632 64,009	102,448	23,411		17.053	3,051	1,306	5,517	2,034	16,832 70,534	6,590 38,314
Home Indem	467,363 494,222	125,172 222,671	210,005	45,070	99,934	21,402	10,359	3,593	95,348 23,049	17,051	24,349 19,755	9,027 9,056	96,115 23,973	18,556 3,625	176,542 80,249	90,690 42,253
Hoosier Cas Ill. Nat'l. Cas	36,802	23,761	137,980 16,036	67,009 10,035			*****								131,301 15,967	66,083 11,179
Indem. of No. Amer. Liberty Mut., Mass.	935,454 456,878	220,087 198,650	246,813 186,553	88,742 94,003	253,555 138,823	18,679 34,276	64,843 16,211	25,160 1,094	55,718	722	12,094 1,628	4,909 536	98,356 13,764	14,604 3,669	155,946	56,690
London Guar London & Lanc	236,169 106,557	37,910 20,840	25,473 37,177	23,776 6,500	17,532 20,320	4,937	2,076	13	11 500		1,347	476	6,449	734	92,432 4,356	63,307
Lbrmn. Mut. Cs., Ill.	877,009	267,310	420,249	141,419	155,055	21,285	12,446	4,832	11,566 121	16	3,361 5,173	1,381 1,626	10,008	1,954 1,668	13,754 166,860	5,104 84,009
Manh. Mut. Au. Cas. Mfrs. Cas.	14,084	11,004 4,688	213 3,472	9,974 2,524	2,053	******	1,814		3,837		718	87	721	153	1,458	1,030
Maryland Cas Mass. Bond	877,678 273,631	203.916 111.859	144,518 53,392	69,947 36,536	177,578 35,868	39,103 20,860	89,599 35,452	28,812 1,145	184,641 45,342	24,223	18,916 6,749	7,346 2,501	44,156 18,026	7,651 11,221	83,199 19,892	35,751 15,276
Medical Protect Mellon Ind. Corp	80,734 11,164	23,714		*****	80,734	23,714			11,164						*****	
Merchants Indem Metropolitan Cas	17,843 202,929	6,066 92,246	4,879 77,463	5,935 49,526	400 19,281	25 8,769		71	12,523	0.047	34	106	5			*****
Mich. Mut. Liab	226,276 6,474	113,527	114,306	48,842	1,442	101	3,659		3,703	3,647	8,239 352	3,284 40	7,363	1,223	9,683 80,757	6,472 54,079
Mid-States Motor Vehicle Cas	39,783	9,053 19,295	13,780	7,150											4,467 18,575	7,586
Motorists Mut National Cas	297,091	429,787 147,832	415,062 8,277	140,099 5,989	8,963 6,518	106 1,241	2,269	30	2,951	26	1,122	754	3,648	1,243	428,886 3,669	236,669 3,367
Natl. Grange M. Lia. Natl. Surety	1,152 431,341	211 54,654	783				163,308	13,912	163,816	13,460	12,094	6,214	92,121	21,068	367	210
New Amsterdam Cs. New York Cas	660,398 183,761	225,021 14,302	199,856 43,451	84,354 4,926	150,472 22,675	42,330 2,107	31,436 34,719	16,490 1,074	54,970 38,286	7,315	23,685	10,540	82.325	6,442	84,095	51,901
North Am. Cs. & Sr. Northwest Natl. Cas.	448 41,501	19,105	27,114	12,154	59	*****	*****	*****	349	-5,321	5,880	895	18,472	2,973	20,275	7,649
Norwich Union	9,171	3,261	4,789 3,258	1,364	506		******				422	79	351	338	12,597 2,157	846
Occidental Ind Ocean Acci	20,331 449,330	3,019 164,718	129,952	508 75,029	4,563 113,704	18,674	1,037 8,944	1,159	3,504 7,143	808	151	3,871	2,237	6,030	2,739 54,166	3,144 31,194
Ohio Cas Ohio Farmers Ind	2,371,979 782,889	748,579 274,442	773,985 462,612	272,485 156,905	238,669 51,621	31,639 5,676	116,620	8,501	128,385	3,951	39,220 11,257	13,827 3,532	82,386 13,967	17,839	702,924 208,366	325,615 101,894
Peerless Cas Penna. Cas	151,688 363,563	69,896 192,491	50,906 248,593	16,232 120,463	4,204 2,131	155	3,131	23	20,688						66,276	35,404
Pa. Mfrs. Assn. Cas. Phoenix Indem	12,379 59,100	2,540 21,531	7,380 18,136	23 5,653	16,504							******	*****		110,328	70,216 2,517
Pioneer Mut. Cas	60,966	23,680	21,110	8,656		4,518				******	5,182	1,872	4,519 115	3,735	7,268 20,458	3,796 13,477
Preferred Auto.	255,590 159,299	100,902 55,810	116,615 52,251	47,232 17,456	14,259	1,863	2,853	3,471	18,687	7,081	3,690	1,064	9,090	2,523	69,067 74,554	33,447 27,856
Progressive Mut Protective Indem	165,664 43,014	66,251 17,444	44,344 22,879	14,745 5,898	3,580	1,363			*****		1,944	1,200	3,081	1,392	74,998 10,216	43,763 7,048
Republic Mut Royal Indem	224,645 422,023	91,908 131,069	83,015 151,794	20,625 50,773	1,615 92,180	125 22,443	15,494	6,288	23,780	1,144	10,797	4,338	2,955	310	101,766	60,110
St. Paul-Merc. Ind Seaboard Surety	327,996 62,438	78,888 4,986	85,739	16,624	71,460	16,941	12.178	2,298	93,214	9,074	5,906	3,120	13,249	1,546 5,709	66,795 42,493	30,498 23,981
Shelby Mut, Cas Standard Acci,	479,088 381,018	186,524 73,093	134,864 57,142	61,799	28,023	4,887	16,504	3,828	45,373	1,157	148,483	75,617	6,392	1,660	292 151,310	49,567
Standard Sur. & Cas. State Auto. Mut., O.	43,892	18,840	19,994	20,496	72,855	10,644 846	40,347 2,915	3,058 857	120,736 2,932	8,637 5,448	6,764 974	1,909 305	13,081 2,299	744 350	31,976 7,280	14,979 8,194
Suburban Auto	3,472,195 10,787	1,431,488 3,665	1,410,508 4,881	537,295 1,207	32,481	4,891	2,451	132					214,461	40,309	1,387,665 4,583	711,068 1,994
Summit Fid. & Sur. Sun Indem	22,428 66,175	2,085 26,526	18,204	4,955	9,059	11,392	1,424	36	22,428 1,347	2,085	2,569	829			*****	*****
Travelers Indem	2,590,432	1,019,362 501,643	514,710 634,508	126,484 214,398	570,858 10,773	162,371 1,126	40,652		70,501		35,208	15,305	3,476	77	9,118	6,104
Trinity Universal United Pacific	316,999 4,130	131,503	116,897	20,193	23,314	2,758	5,761	2,948 50	27,656	8,241 932	3,629	2,186	203,361 5,287	25,038 455	461,845 97,512	226,368 45,448
U. S. Cas	217,787	68,824	64,630	24,685	65,943	10,887	13,734-	1,854	4,130 10,829	479	3,329	1,547	9,807	2,029	19,818	15,951
U. S. F. & G U. S. Guar	1,160,473 480,233	266,198 151,229	253,676 116,813	106,609 47,776	216,588 57,991	30,755 14,696	140,619 160,965	19,346 53,901	243,128 84,158	20,776	18,094 1,749	5,180 454	72,759 9,186	18,390	119,712 48,995	47,998
Utilities	2,532 48,444	41,194	1,286 15,478	19,778	1,653	183				*****					934 28,905	21,038
Virginia Surety Western Cas. & Sur.	94,716 141,887	32,706 45,116	66,291 52,710	14,970 17,485	17,966	8,194	630		39,405	704		*****			28,434	17,786
Western Surety West. Reserve M. Cs.	51 39,952	16,248	11,769	4,121	37		41		10		3,678	1,763	4,009	395	23,398	17,989
Wolverine Yorkshire Indem	312,658 64,598	131,960 16,127	135,024 18,195	58,418	427	4.409	9 491	1 991	11 509	*****	27	2	658	******	30,468 133,694	10,886
Zurich	250,414	151,607	69,004	2,151 34,589	9,476 47,167	4,403 31,291	8,921	1,231	11,562	*****	2,601 4,928	1,068 2,516	3,803 5,985	519 2,472	8,724 22,630	5,605 17,274
Total, 1942 Total, 1941	78,308,130* 72,214 316	34,260,731*	17,733,063	6,575,991			2,326,464	455,905	2,976,506	329,568	758,273	322,693	2,046,966	418,911	11,821,028	6,127,787
*Includes totals in †Fidelity-surety no	n accompan	lying tables	of compar	nies whose	4,910,195 totals are	not show	2,335,307 n above ar	378,539 ad auto fire	3,000,442 premiums	-91,748 of auto fi	678,221 ull cover c	305,689 ompanies.	1,685,295	382,663	11,391,446	6,868,913
- Menty Butety De	o. segregati	· ·														7

Other Casualty Rusiness in Ohio

Other (Casu	alty I	Business in Ohio
ACCIDENT &	HEALTH		Prems. Losses
ACCIDINAL W	Prems.	Losses	United L. & A 241,879 72,625 U. S. Cas
Accident & Cas	1,855	\$ 3,151 38	U. S. F. & G 37,415 15,597
Aetna Cas	2,424,423	1.785.867	U. S. Guar
Allegheny Mut. Cas Alliance Life	637	10,441	Utica Mutual 15 Utilities 2,406 Washington National 720,420 280,071
Alletato	11,643	8,388	
Amer. Cas	4,209 933	5.2	West, Res. Mut. Cas 1,148 93
	968	10	Woodmen Accl 153,896 62,417
Amer. Policyholders Amer. Reins	4,404		
Amer. Reins	22,248 645	6,023	Yorkshire Indem. 1,312 1,146 Zurich 100,097 63,461
Associated Indem	18 2,098	*****	Total, 1942\$22,788,820 \$11,532,802
Bankers Indem	17,184 1,530	2,350	Total, 1941 19,540,559 9,459,606
Bankers Life, Ia Beacon Mut. Indem	44,760	13,106	STEAM BOILER, ENGINE & MACHINERY
Ben Assn. Ry. Employ Bus. Men's Assur	428,702 105,402	38,814	Aetna Cas
Celina Mut. Cas Central Assur	19,425 134,231	5,797 35,459	Amer. Employ. 2,808 121 Amer. Guar. & Liab
Central Surety	251 11,771	30	Arex Indem 333
Columbia Cas Columb. Natl. Life	5,386	4,184 2,825	Continental Cas 11.470 3.172
Columbus Dispatch	4,407 140,382	73,399	Eagle Indem. 2,507 2,532 Employ. Liab. 63,240 5,493 Employ. Reins. 95 504
Columbus Mut. Life Combined Mut. Cas	140,382		Employ. Reins
Commercial Cas	199,213 372,218	70,872	Excess 620
Continental Assur	69,639 577,500		General Acci
Continental Cas	28,685	12,243	General Reins 6.067
Dearborn Natl. Cas Eagle Indem	192 6,657	2,338	Globe Indem 19,799 2,808
Educators	3,831	3,138 175	Globe Indem. 19,799 2,808 Hartford Accl. 61 Hartford St. B. 663,538 190,386 Indemnity of N. A. 28 7,700
Employ. Liab Employ. Reins Equit. Life, N. Y	19,714	8,790 19,108	Indemnity of N. A 28 London Guar. 54,117 3,730 Lumberm. Mut. Cas 87,587 7,005
Equit. Life, N. Y	1,050,967	729,617	Maryland Cas
Excess	57,701 709	19,229	Maryland Cas. 40,577 9,950 Mutual Boiler 117,232 33,036 Ocean Acci. 66,380 10,634
Farm Bur. Mut. Auto., O. Federal Life. Ill	364,838 27,615	214,572 25,289	Phoenix Indem 2,510
Federal Life, Ill Federal L. & C Fidelity & Cas	106,182 76,494	24.182 27,586	Royal Indem
Fidelity H. & A	34,460 73,428	15,599 18,981	Total, 1942\$1,398,284 \$ 319,215
Fireside Mutual Fireman's Fund Indem	8,745	3,896	Total, 1941 1,320,307 296,457
Franklin Life	58,485	30,215	Grange Mut. Cas\$ 80 Hartford Live Stock 45,403 \$ 23,516
General Acci	23,756 663	8,488	
Glens Falls Ind	25,456 16,129	6,968 4,662	Total, 1941 41,858 23,641
Globe Cas	38,551 30,267	8,208 14,727	DAMAGE
Globe Indem. Grange Mut. Cas Great Amer. Indem	1,271 13,025	294 2,533	Great Amer. Indem 240 564
Hartford Acci.	83,872 39,004	24,150 8,953	Indem. of No. Amer 1,247 989 London Guar 380 425 Maryland Cas 6,689 428
Home Ind	35 181,035	80,185	Ocean Acci 32
Hoosier Cas	62,608 67,327	23,849 24,690	Phoenix Indem 91 U. S. F. & G 473 541
Indem. No. Amer Inter-Ocean Cas	45,170 265,005	9,013 111,717	Total, 1942 \$ 22,895 \$ 2,947
Inter-St. Bus. Men's John Hancock Mut	15,275 270,667	4,303 153,004	Total, 1941 17,108 8,996 CREDIT
Kemba Mut, Kentucky C. L. & A	259,984 476,972	241,699 167,159	Amer. Credit Indem\$ 237,938 \$ 3,796 Employ. Reins 80,156 3,009
Liberty Mut	2,782 1,608	490	Europ. Gen. Re 61,275 255
London Guar London & Lanc	3,403 8,291	1,122 2,559	London Guar 114,561 3,427
Loyal Protective	131,467 15,086	42,178 5,192	
Lumberm. Mut. Cas Mammoth L. & A Mftrs. Cas	64,575	24,333	Total, 1941 347,730 51,262
Maryland Cas	74,756 63,907	28,735 23,986	HOSPITALIZATION Akron Hosp. Serv\$ 504,203 \$ 414,496 Assoc. Hosp. Serv 610,659 480,145
Mass. Cas	28,354	7,662	Capitol Hospitalization 5,411 1,356
Mass. Protective	185,420 550,237	41,249 227,387	
Metropolitan Cas Metropolitan Life	73,534 3,819,122	26,687 2,147,348	Central Hosp, Serv
Michigan Life Mich. Mut. Liab	517,001 3,405	352,574 324	Hosp. Serv., Toledo 839,992 648,477 Hosp. Serv. Stark Co 205,117 138,074
Monarch Life	170,906	76,068 14,013	Portsmouth Hosp. Serv. 44,458 31,880
Motorists Mutual Mut. Benefit H. & A	1,058,772	436,932 21,796 135,238	Total, 1942
National A. & H., Pa National Cas National L. & A	57,880 268,633	135,238	Total, 1941 5,993,443 4,480,329
National Masonic Prov	524,439 102,084	208,819 40,019	001/05/16/15/01/
New Amsterdam No. Amer. Accid	28,321 345,284	4,324 113,725	COMPENSATION
Norwich Union	953 2,839	633 205	COM LINSAMON
Occidental Ind	18,699	3,591 18,270	
Ocean Acci	15,215 58,166	14,081	Intoxicated Salesman on
Ohio State Life	35,084 53,164	4,518 19,697	Way to Meeting Is Covered
Old Line Life Order Un. Com. Tr	262 123,398	52 81,012	MADISON, WISWorkmen's com-
Paul Revere Life	371,692 85,913	203,250 31,455	pensation may be recovered for injuries
Peerless Cas	5,944 2,508	5,111 1,656	suffered by an employe, although intoxi-
Penna. Cas	4,154 12,522	1,368 1,577	cated, while on his way to a company- called sales meeting, the Wisconsin su-
Freierred Acci	21,323 15,134	4,216 3,501	preme court held. However, the court
Prog. Mut	1,309 178,256	546 73,366	modified the original order by inflicting the 15% penalty provided when intoxi-
Prudential	1,034,418	568,292	cation is a proximate cause of injury.
Reliance Life	53,613 6,725	16,433 833	Lawrence Ryan, a candy salesman, was
Royal Indem	14,341 3,758	11,263 2,138	injured in 1941 while enroute from Madison to Minneapolis to attend a
Shelby Mut. Cas	1,469 8,128	283 3,389	meeting called by the Nutrine Candy
Shelby Mat. Cas	38,111 159	11,622	Co., his employer.
Sun Indem.	150,760 21,391	44,756 3,269	Ask Ind. Compensation Increase
Union Mut. Life	1,502,876 37,858	721,647	The National Council on Compensa-
United, Ill	428,613 23,228	14,214 99,326 6,656	tion Insurance and Indiana Workmen's Compensation Insurance Rating Bureau
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Ask Ind. Compensation Increase

have requested an increase of approximately 4.4% in manual rates. Commissioner Viehmann has asked the attorney-general for a ruling on whether any increase could be made on existing contracts.

24,342 Mich. Compensation Claims Hit New High Level

LANSING, MICH.—The state department of labor and industry announces that industrial injuries in Michigan in March set a new all-time high. The number of compensable cases reported was 3,292. The largest previous monthly total was 2,812 in September, 1942. The increase over March, 1942, was about 25%.

The sharp rise in claims apparently cannot be attributed to the increasing number of women in Michigan's war plants, as accidents involving women

plants, as accidents involving women workers remained about static, approximately 10% of the total in both February and March.

To Study O.D. Situation

TRENTON, N. J.—Both New Jersey houses have adopted the resolution creating a joint legislative committee, to study occupational diseases under the compensation act.

The Nebraska legislature indefinitely postponed a bill to increase the salaries of members of the state workmen's compensation court from \$3,000 a year compensation court from \$3,000 a year to \$3,400. The three judges held their work had doubled in the past two years. A bill to limit exemption from compensation act of farm employes to those active by tilling the soil has been killed.

SURETY

Edwards Milwaukee President

MILWAUKEE-A. H. Edwards, MILWAUKEE—A. H. Edwards, American Surety, was elected president at the annual meeting of the Surety Underwriters Association of Milwaukee, succeeding Harold Pripps, Fidelity & Deposit. Henry Gegler, Employers Liability, became vice-president, and Emil Halkey, Gaedke-Miller Agency of Maryland Casualty, was reelected secretary-treasurer. Directors are W. M. Wolff, Fidelity & Deposit; George Hoff, U. S. F. & G.; Thomas Eader, Travelers, and Thomas Graham, Fidelity & Casualty.

Big Army Warehouse Bond

LOS ANGELES - Zoss Construction Co. has been awarded the contract for the construction of warehousing fa-cilities for the army in southern Cali-fornia, at a price of \$1,641,796. U. S. F. & G. wrote the bond covering the contract.

To Study Neb. Bond Practices

LINCOLN, NEB.—The Nebraska legislature has adopted a resolution asking the director of the legislative council to make a study of the feasibility of adopting a uniform procedure requiring bonds to be given by all state employes into whose hands funds or securities may come and the payment of premiums on such bonds by the state. It also adopted a resolution instructing the director to make a study or premiums on such bonds by the state. It also adopted a resolution in-structing the director to make a study of the extent that books of members of the state board of control and bonded officers of the state highway department should be audited.

CHANGES

Hitke Acquires Agency

The controlling interest in the Nelson Insurance Agency of Springfield, Ill., which does largely an automobile, truck and taxicab business, has been acquired by Kurt Hitke, head of the agency bearing his name in Chicago.

Lewis Neal, who is associated with the Livingston Adjustment Co. of Spring-field, is president of the agency and Orthela Hinton is secretary. The agency represents Citizens Casualty, Wolverine and West Bend Mutual.

Tom Baker Vice-president

Tom Baker, who has been long associated with Utilities, has now been elected vice-president.

Stewart Cleveland Manager

A. L. Stewart has been appointed manager of the Cleveland service office of Accident & Casualty. He is well qualified for his new position, having had 10 years' experience as an under-

COMPANIES

Driscoll Named President of N. J. Manufacturers

Frank E. Driscoll, formerly vice-president of New Jersey Manufacturers Casualty and New Jersey Manufacturers Association Fire, has been elected president to succeed W. C. Billman, who died recently. George G. Wislar, formerly assistant secretary of both companies, has been mode vice president. has been made vice-president.

Laird Heads New Fla. Company

Seminole Surety, recently organized at Lakeland, Fla., is operating under a special statute, being authorized to become surety on the bond of any person or corporation required by the Florida laws to give such bond but in the maximum penalty of \$500. It deposited \$5,500 in securities with the Florida department and has paid up capital of partment and has paid up capital of \$10,000. D. C. Laird is president; Edith Futch Laird, secretary, and M. O. O'Quinn, vice-president. The office is located in the Citrus Center building, Lakeland.

J. P. Gibson General Manager

J. P. Gibson General Manager
J. P. Gibson, Jr., has been elected general manager of Excess as well as vice-president, His services are highly valued. Four new directors were elected: James D. Cunningham, president of Republic Flow Meters Company; F. W. Rockwell, president National Lead Company; Earl E. Thompson, president American Water Works & Electric Co., and John L. Turnbull, vice-president City Bank Farmers son, president American Water Works & Electric Co., and John L. Turnbull, vice-president City Bank Farmers Trust Company of New York.

Manufacturers Casualty has been licensed in Oklahoma.

Ohio Salvage Corps Trucks Have No Emergency Status

COLUMBUS—Volunteer fire department and salvage corps vehicles are not emergency vehicles under the present Ohio code and hence are not entitled to the right of way, R. J. White, assistant city solicitor of Cincinnati, said in his talk on traffic laws at the meeting of the Ohio State Bar Association here. A bill has been introduced in the legislature to give them this status, he said. Mr. White reviewed the 1941 traffic laws of Ohio, pointing out that it takes traffic control away from cities and towns and sets up a uniform code for the state, but does not change the established law of negligence and contributory negligence. COLUMBUS-Volunteer fire depart-

Ohio County Cover Ruling

COLUMBUS, O.—County commissioners in Ohio may not legally use public funds to pay premiums for public liability insurance for damages and injuries suffered by persons attending privately promoted events taking place in county buildings, the attorney-general has ruled eral has ruled.



OUR EXPENSES, WE HAVE A WAR TO PAY FOR NOW!"

MET Bill Smith on the street today. You know, he represents the "Prompt Paying Preferred."

"While we were talking a man stepped off the curb against a traffic signal and was almost hit by a car.

"The incident brought up the subject of Personal Accident Insurance, a subject that's mighty close to Bill's heart, and before we parted he'd convinced me that in the event of a disabling injury the only guarantee—that we could continue to pay Regular Expenses plus our War Bond commitment—lies in the purchase of a good Personal Accident Policy.

"When he sold this idea to me he sold me a policy, and I'm glad he did!"

Are you selling this idea to your clients? No insurance man should feel satisfied that he has done a good job until he has instilled the thought of Protection and Indemnity against loss of Life, Limb, Sight and Income into everyone with whom he comes in contact.

THE PREFERRED'S NEW ACCIDENT PORTFOLIO contains a policy specially designed to meet the need of almost every man or woman.

The above illustration is embodied in an attractive circular. A supply may be had by applying to the Home Office or nearest Branch Office. The Preferred Accident Insurance Company of New York.

80 MAIDEN LANE, NEW YORK

Edwin B. Ackerman, President

Automobile • Accident • Burglary • Plate Glass • Liability • Compensation

- Branch Offices -

Boston • Buffalo • Chicago • Los Angeles • Philadelphia • Pittsburgh • San Francisco • Newark

ACCIDENT AND HEALTH

Dyer Enters Army, Bisch Is National **Association Head**

George L. Dyer, Jr., general agent of Columbian National Life in St. Louis and president of the National Associa-tion of Accident & Health Underwriters, has been called for army service. He took over the direction of the St. Louis agency last year on the death





H. J. Bisch

of his father, George L. Dyer, Sr., with whom he had been associated for many

years.

Mr. Dyer has long been active in both life and accident and health association work and served as president of the Accident & Health Underwriters of St. Louis and as general chairman for the mid-year meeting of the National association in his city before starting up the official ladder of the

National association.

Homer J. Bisch, National Casualty,
Toledo, first vice-president of the National association, automatically betional association, automatically be-comes head of that organization and will preside at its annual meting in Pittsburgh June 10-11. He has been active in the National association ever since its organization and never has missed one of its meetings.

Will Hold Weekly A. & H. Luncheons in Chicago

At an informal luncheon gathering At an informal luncheon gathering of past presidents of the Chicago Accident & Health Association, approval was given to a suggestion made by Charles N. Dubach, Hartford Accident, for a luncheon get-together every Monday of accident and health men. A table will be reserved each week at the Atlantic hotel, which is in a central location. The sessions will be wholly informal, with no organization, no officers and no dues. All Chicago acciinformal, with no organization, no officers and no dues. All Chicago accident and health managers will be welcomed and a special invitation is extended to managers or company men from out of the city who may be in Chicago at the time when these luncheons are held.

The ex-presidents were brought together at the suggestion of Hamilton Ferguson, Occidental Life. There were 10 in attendance, representing the en-

Ferguson, Occidental Life. There were 10 in attendance, representing the entire period of the association's operation, from its first year down to the present. They discussed plans for furthering the efficiency of the association and the interests of the business in general. The innovation was so well received that other meetings of the same sort will probably be held from time to time.

Accident-Health Must Offer Protection to Masses

NEWARK—The time has come when accident and health companies must plan to offer protection to the masses who are physically and financially capable of purchasing, or the "cradle to the grave" idea may materialize, Harry

E. Ritter, Jr., assistant agency manager of National Accident & Health of Philadelphia, told the Accident & Health Underwriters Association of Newark. He emphasized that this is purely his personal opinion, not representing his company or any other company.

"This proposed 'cradle to the grave' insurance has been brought on," he said, "because the public wanted to buy protection, and in many cases they have been held at arm's length, literally finding a stone wall over which they could ing a stone wall over which they could not climb. "These people want protection. They

"These people want protection. They are willing to pay for it and if we as insurance men are not willing to offer them the coverage that they need, then our government is going to step in and take over a large portion of the accident and health business. I am one of those moderns who believe that the insurance companies can give better protection to the citizens of this great country and at a more reasonable cost than can the government."

In pointing out the necessity for mod-

a more reasonable cost than can the government."

In pointing out the necessity for mod-crnizing accident and health coverage, Mr. Ritter asked how it would seem if it still were necessary to depend on the Model T Ford, airplanes of the 1919 type or the old steam locomotive that puffed along at a speed of 40 miles an hour. He also spoke of the advance made by insurance in general in the issuance of new coverages and writing lines that were not in existence 30 years ago. "I happen to be one of those fellows who criticised hospitalization when it was first started," he said, "but like a lot of other things that we did not want to accept, it is here and it is my candid opinion that it is here to stay."

Mr. Ritter said accident and health insurance in general can be divided into three classes, industrial or weekly, monthly or intermediate and commercial. However, he pointed out that most companies write their coverage on a basis that is similar in many respects. "We all have an insuring clause, and it is quite uniform. What we offer in weekly or monthly reimbursement de-

pends largely on the type of person that

we plan to insure."

He then took up the discussion of monthly premium business, pointing out some respects in which it differs from commercial, some of the advantages which it offers in his opinion and methods to he followed in selling that form ods to be followed in selling that form.

Continental Has New N. Y. Branch; Keane Is Manager

Continental Casualty has opened a new accident - health - hospitalization branch office on the ground floor at 80
John street, New York, with R. J.
Keane as manager. It will maintain the offices at 75 Fulton street for writing general casualty lines as well as accident and health.

dent and health.

On hand to welcome visitors at the opening of the new John street branch were J. M. Smith, vice-president in charge of all accident and health activities; G. W. Fitzsimmons, agency superintendent hospitalization, franchise and disability division, and J. K. Dennis, agency superintendent of the commercial and non-cancellable divisions.

Mr. Keane is a graduate of Fordham University and entered insurance in 1934 with Luther-Keffer agency of Aetna Life. In 1935 he went with Equitable Society and joined Continental Casualty in 1938 as eastern agency supervisor. Last October he was made accident and health superintendent at 75 Fulton

and health superintendent at 75 Fulton

street.

The staff of the new office also includes W. V. Dillon, production superintendent of the commercial and noncancellable divisions; S. B. Straus and Jules B. Lev, agency supervisors of the hospitalization, franchise and disability

Pedder San Francisco Speaker

Stanley Pedder, president of the Emeryville Chemical Company, spoke on "Life, Liberty and the Pursuit of Happiness—Plus the Protection of Free Enterprise" at the April meeting of the San Francisco Accident & Health Managers Club. Mr. Pedder has been giving numerous addresses under the sponsorship of the National Association of Manufac-

turers and particularly interesting were the excerpts from a summary of a re-port by the National Resources Plan-ning Board. Marshall Goodmanson, Provident Life

Marshall Goodmanson, Provident Life & Accident, newly elected president of the club, announced that a "play day-golf tournament" will be held in June in lieu of the regular meeting.

Keen regret was expressed over the loss by death of two respected and loyal club members, George Johnson, United States Fidelity & Guaranty, and Arthur Milhaupt, secretary of the Loyalty group.

Army Men Salt Lake Speakers

At the Salt Lake City Accident & Health Club's April meeting, Maj. C. A. Hubbard, director of physical fitness at Camp Kearns, Utah, outlined the program developed by the army in preparing young men on joining the service for the duties of a soldier. Lt. Col. L. O. Gee, post adjutant, who recently saw active duty in the South Pacific, gave an interesting talk on climate and living conditions there.

Wis. State Health Cover Bill

MADISON, WIS. — The Westfahl bill providing for compulsory health insurance for all employes in private industry in Wisconsin was discussed at a hearing before the assembly public welfare committee. The bill would exempt farm workers, domestics, employes of any employer hiring less than four workers, and persons earning more four workers, and persons earning more than \$60 a week. Under its provisions, employes would contribute 2% of their wages, with employers matching this amount. The contributions would go into a state health insurance fund to be into a state health insurance fund to be administered by a new health insurance division of the state board of health under a director and 16 members. Employes and their dependents would receive medical, surgical, dental, optometrical and hospital care.

Ohio License Bill Passed

COLUMBUS, O.—The Ohio house has passed the bill providing for the separate licensing of health and accident



42nd Annual Financial Statement, December 31, 1942

U. S. Govt. Bonds, at amortized values	2,061,045.64
Other bonds, at amortized	
values	185,217.35
Cash in Banks and Office	300,790.15
Stocks, at market values	145,550.00
First Mortgage Loans	116,048.29
~ **	40 500 00

Collateral Loans 18,500.00 **Uncollected Premiums** (less than ninety days due) . . 61,081.32 Accrued Interest 11,129.53 2,620.01 Other Assets

ADMITTED ASSETS

Total Admitted Assets......\$2,901,982.29

LIABILITIES

Reserve for losses and loss	
adjustment expenses\$	748,811.69
Reserve for unearned premiums	571,114.73
Reserve for taxes	145,000.00
Contingency Reserve	59,222.97
Other Reserves	27,832.90

Total Liabilities \$1,551,982.29 Capital\$650,000.00 Surplus 700,000.00

SURPLUS TO POLICYHOLDERS\$1,350,000.00

Total\$2,901,982.29

Securities carried at \$317,528.16 in the above statement are deposited as required by law.

Home Office Keene, N. H. Specializing in casualty reinsurance, excess covers, fidelity and surety bonds.

New York Office 116 John Street

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Quickens Interest in Burglary Line

(CONTINUED FROM PAGE 17)

\$500 coverage on securities including bonds, etc., and it is pointed out war that in nearly every home in the land there is a supply of war bonds.

From a cost standpoint, a combina-tion of fire and extended coverage and the theft policy can always be made to look more attractive than a P.P.F. without deductible. However, with the use of a deductible the P.P.F. seems to make a better showing and the deductible does not apply to any of the coverages that are provided in fire and extended coverage and in the theft policy except mysterious disappearance and a theft loss other than burglary and holdup. Moreover under the P.P.F. a greater face amount of coverage is provided for the same or less cost, with deductible. For instance, in Chicago the rate for apartments for \$1,000 theft insurance, 50% blanket is \$19.50. A three year premium would be \$48.75. For \$1,000 of fire and extended cover-For \$1,000 of fire and extended coverage for a three year term the premium will be \$10, giving a total of \$58.75. The minimum annual premium without deductible, for the P.P.F. giving about \$3,000 insurance is \$40. The three year premium is \$96 but the three year premium with a \$25 deductible is \$51.

The burglary underwriters point out that there is no coinsurance and no de-mand upon the assured to insure to value in their field and that hence an assured can purchase theft insurance in an amount that he regards as his maximum probable exposure and therefore get the insurance that he needs at a lesser cost than if he bought the P.P.F. Of course many assured that carry the P.P.F. buy on a minimum premium basis and do not insure to value despite the underwriting policy of the insurer. However, some of the inland marine departments make it a practice to get credit reports in connection with each P.P.F. that is sold and make a real effort to get insurance to value. The burglary underwriters cite such cases as a person that has several thousand

burglary underwriters cite such cases as a person that has several thousand dollars of jewelry in a safe deposit box. He might feel indisposed to insure such jewelry but theoretically he would be required to do so under the personal property floater.

The fact that the household contents policy in the S.E.U.A. and in many middle western states has been changed to provide 10% floater coverage up to a maximum of \$1,000 enables the burglary underwriters to present an inviting combination proposition. There are only a few loss possibilities under such a coverage that are not covered but which would be covered under the P.P.F. These include such things as water damage and flood, accidental breakage and freak losses.

Casualty companies are making the coverage of the new theft policy applicable to outstanding burglary contracts and will refund pro rata the premiums that have been paid for outside holdup since under the new program outside coverage is added for no extra charge. Most of the companies apparently are merely notifying agents of this liberalization of outstanding policies. The danger is recognized, of course, that by not

merely notifying agents of this liberalization of outstanding policies. The danger is recognized, of course, that by not
notifying the assured direct there will be
losses for which coverage is provided
but for which claims will not be made.
However, it is felt that the agents will
spread the word pretty generally and
that most assured are likely to report a
loss to their agents even though there
is no coverage under the contract.
New burglary manual pages were issued this week, but very few rate
changes were made. In nearly all territories, the old rates apply for the new
form and additional outside premises
cover takes the same rate as the old
coverage. In the four New York city
territories, Manhattan, Queens, Brook-

lyn and Bronx, the theft rates are sharply increased, the jump being more than 100%. Further, in New York state, this coverage is not given without charge, as is the case elsewhere, but must be purchased if desired at the new rates. The new rules were approved in New York and Louisiana after the manual pages were printed and the the manual pages were printed and the rate pages for New York territories were corrected by a supplement to the

The only other rate changes were reductions in New Jersey and California, accomplished by new territorial assignment ments.

Limited Outside Premises Cover

The new rules provide that the broad outside premises coverage shall not be provided on \$500 policies or any policy less than \$1,000. A more limited form may be bought for an additional premium under these contracts. This is substantially the same as the This is substantially the same as the old theft outside premises coverage, applying only while the property is within any residence, hotel or club where the assured is sojourning for not more than 31 days, any public conveyance in which the assured is traveling, to property taken from the presence of the assured, provided he is cognizant of the loss or from his person. Coverage

of property of employes of the assured is limited to 10% of the amount of outside theft insurance, money is limited to \$50 and securities to \$250.

\$50 and securities to \$250.

In the bank robbery section, the limitation for smaller banks of liability on cash not under time lock to 15% of the amount of insurance has been removed. Discounts for excess insurance for certain burglary and robbery forms now apply where the policy is written excess over jewelers block contracts, as well as bankers blanket bonds. A number of over fewelers block contracts, as wenters blanket bonds. A number of other changes, previously announced by bulletin or post card, are also incorporated in the manual, such as the substitution of the money and securities broad form policy for the premises and mescenter all risk policies. senger all risk policies

Sawyer Answers Questions on Comprehensive Form

(CONTINUED FROM PAGE 17)

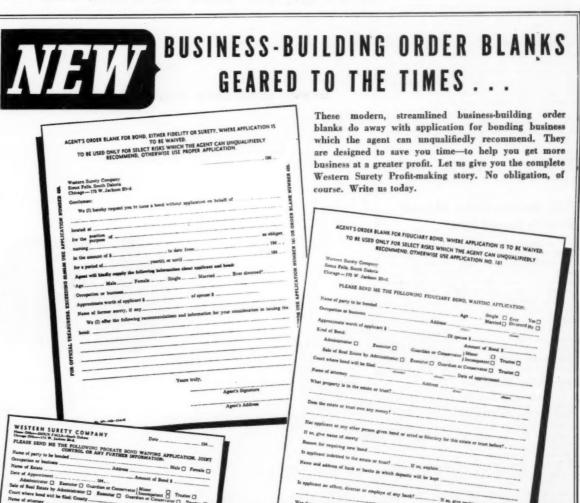
Underwriters do not intend to call an estate a farm if the insured sells a small part of the surplus produced on it, Mr. Sawyer said. Damage caused by a boat is covered if it is not owned or hired by the insured. In the event of death of the named insured, a period of 60 days

is given to supplant him. If his successor is not a member of the group originally insured, the coverage will apply only to premises. Better coverage is given after death of the insured if the widow or children are named in the policy rather than the estate of the insured.

icy rather than the estate of the insured.
Mr. Lewis said that an edict may be expected stating that the conditions of the new New York standard policy will be read into existing policies. The new be read into existing policies. policy, which has been shortened from 200 to 165 lines, is simpler in form and

poncy, which has been shortened from 200 to 165 lines, is simpler in form and more salable.

Mr. Siegel has been a local agent in Babylon since 1924. He was previously in the lumber business. He has served as a director of the Suffolk association. New directors are M. L. Burns, Riverhead; G. C. Barth, Amityville; L. W. Libby, Smithtown, and J. J. Roe, Jr., Patchogue. Mr. Roe is chairman of the educational committee and presided. Holdover directors are C. L. Murphy, Huntington; R. E. O'Donohue, Central Islip; N. C. Osborne, East Hampton; J. C. Raynor, East Moriches; LeRoy Reeve, Mattituck, and E. H. Rogers, Westhampton Beach. Continuing in office are C. G. Brush, Huntington, vicepresident; Percy Hoek, Sayville, secretary, and A. C. Edwards, Sayville, treasurer.



SURETY COMPANY WESTERN

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ness and whether it will be or

SIOUX FALLS, SOUTH DAKOTA CHICAGO - 175 W. JACKSON BLVD. Michigan • Minnesota • Missouri
Dakota • South Dakota • Wisconsin Licensed in California * Illinois * Indiana * Iowa * Ohio Oklahoma North Dakota

OF AMERICA'S OLDEST BONDING COMPANIES NOW IN ITS 43nd YEAR

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PERSONALS

J. P. Murphy, vice-president and sales manager W. A. Alexander & Co., Chicago, celebrated his 60th birthday. His office was filled with flowers from his many friends in the business.

Irving Markel, vice-president of American Fidelity & Casualty of Richmond, has been elected a director of the Virginia state chamber of com-

Lt. Robert Mannon of the navy is the father of a daughter, Suzanne Stewart. Before entering service he was assistant chief underwriter of Fireman's Fund Indemnity and is now at the Philadelphia navy yard.

DEATHS

Ernest E. Lindner, 48, one of the best-Ernest E. Lindner, 48, one of the best-known figures in property insurance circles in Philadelphia, died at Johns Hopkins University Hospital, Baltimore. He had been ill for nearly a year. Mr. Lindner, agency supervisor of the metropolitan Philadelphia department of the Indemnity of North America, was vice-president of the Insurance Society of Philadelphia, and active in civic affairs. Mr. Lindner joined Indemnity of North America 16 years ago as a special agent Mr. Lindner joined Indemnity of North America 16 years ago as a special agent in the New Jersey territory. Later he was transferred to Philadelphia. For several years he acted as chairman of the banquet committee and the "Fun-day" committee of the insurance society. day" committee of the insurance society. He also directed the society's fire and casualty educational courses.

S. W. Harris of McKenna & Harris, S. W. Harris of McKenna & Harris, Chicago insurance law firm which for the last 20 years has represented the companies in litigation, died at Henrotin hospital there after a long illness. J. W. McKenna, partner, continues to operate the law firm and also the MacCarris Claim Service at the same address.

New Bureau Boiler Manual Will Be Issued May 1

(CONTINUED FROM PAGE 17)
some time for fire companies to revise the explosion policy and extended coverage endorsement to exclude only explosion of steam boilers owned or controlled by the assured, as is the case in Canada, but this has been done only in Texas and there on residential business

only.

The rate for the off premises explosion coverage is \$10 (minimum premium) for \$10,000 of coverage for three years and 25 cents for each additional \$1,000.

Basic Policy Broadened

4. Additional charges for expediting charges, malicious damage and personal injury liability coverage have been eliminated and these features are included in the basic policy without additional charge. The policy also provides automatic coverage on newly acquired objects, subject to the company being notified within 60 days.

5. The lowest limit per accident is now \$10,000 and all direct damage rates are based on this. This may be increased according to manual tables, either on a blanket basis or with varying limits applying to different objects.

New U. & O. Forms

6. The new manual shows rates for use and occupancy insurance with both a flat valued daily indemnity and on a basis of actual loss sustained. The latter coverage is similar to that provided by fire insurance companies and is subject to coinsurance, varying, according to rate, from 100% to 10%. The pres-ent manual shows rates only for the valued form and the actual loss form could be written only on submission to

the bureau.
7. The rule for group coverage of objects not specifically scheduled has

greatly the less broadened. only the less important objects were cligible for this coverage. Now all ob-jects, large and small, may be covered, only subject to a minimum requirement of 10 boiler or 10 machinery objects at one location or 50 objects at a multiple location risk. An audit is made annually and the premium adjusted at that

New Residence Form

An optional form for residence boil-ers, in addition to the usual coverage, will be written without inspection serv-

ice and with cracking excluded.

There is still no mention of suspension credits, which were abolished in May, 1942, but there is a new provision for credit for non-operation of heating for credit for non-operation of heating units. This amounts to \$3 on cast iron and tube boilers, which take object charges of \$19 and \$22 respectively. The number of pages has been reduced to 111. A large part of the saving is due to the elimination of the long list of boilers by manufacturer, type, serial number, etc., since boiler premiums are now determined by measurements. A number of other distinctions have been eliminated and the new setup of the manual should be of great assistance to producers. In each case, the rates approducers. In each case, the rates appear on the page facing the description

Previously, of the object and the rate factors.

As has been the case ever since the first rumbles of this major insurance conflict were felt, this move has been followed with interest by practically everyone in the business. Observers are watching to see what course companies other than bureau members and Hort watching to see what course companies other than bureau members and Hartford Steam Boiler will take. Of the non-bureau stock carriers, Employers Liability has adopted a manual identical with that of Hartford Steam Boiler. In the mutual field, Mutual Boiler, Lumbermen's Mutual Casualty, American Mutual Liability and Employers Mutual of Wisconsin have been working more or less in unison under present ing more or less in unison under pres-ent circumstances. A particularly im-portant question is what Hartford portant question is what Hartford Steam Boiler will do for reinsurance, now that the bureau companies are ap-

parently closed to it.

It is expected that the new manual will be in the hands of agents by or shortly before May 1.

Flat Coverage Bills Killed

BOSTON-The Massachusetts legislature has definitely killed all measures looking to the establishment of a flat rate for compulsory automobile bodily injury coverage.

New Burglary Cover Setup for Mich. State Securities

LANSING—Changes are being made in the handling of burglary insurance covering Michigan treasury department securities. State Treasurer Brake said the premium savings under the revised program would be \$3,853.

Under the new arrangement, Standard Accident will write the line in a single policy but will reinsure the business with about 30 carriers. The line has been divided among 24 companies.

The new policy covers \$16,400,000 in securities at a three-year premium of \$13,767. Unexpired policies make the aggregate insurance carried about \$22,000,000. The amount of coverage neces-

000,000. The amount of coverage necessary will be reduced through a new program under which the state cancels its own bonds as it purchases them with surplus funds, no longer carrying them as insurable items.

O'Connor to Speak in Boston

BOSTON—Extension of the social security act to include disability and hospitalization will be discussed at an open meeting of the Boston Accident & Health Association, April 23 by E. H. O'Connor, executive director of the Insurance Economics Society.

Group insurance builds goodwill



Group insurance benefits the employee in freedom from financial worry when disability strikes. It benefits the employer in better work . . . better

Standard agents and brokers are finding a ready acceptance to the new Standard Group Plan. This Plan offers the broadest hospital and surgical benefits available for groups of twenty-five or more employees.

A Standard field man will gladly show you how you can increase your premiums by selling this and other "miscellaneous" casualty and bonding coverages. New wartime advertising aids pave the way to sales.

STANDARD ACCIDENT INSURANCE COMPANY

Standard Service Satisfies . . . Since 1884

Achenbach Scans Insurance Scene

(CONTINUED FROM PAGE 1)

in our jurisdiction since the annual meet-ing last year recommending that further attention be given to the question if it becomes national in scope and asking that in the meantime no member take

individual action.

"The procedure set up by our brokerage rule, as revised last year, was not fully understood at the beginning, but as questions arise and the regulation is made clear, cooperation and support are established.

FARM BUSINESS

"May I at this time offer a word of caution to our members who are not affiliated with the Farm Underwriters Association and because of an improve-Association and because of an improvement in the loss experience in recent years are looking with more than passing interest on farm business. For many years prior to the middle '30's the overall experience of the companies writing this class of business showed an unbroken record of loss on the business with the exception of a year or two during World War No. 1. Any change in the economic condition of the farmer may bring about a repetition of the bad experience. Under such conditions affiliexperience. Under such conditions affili-ation with the Farm Underwriters Asso-ciation will be helpful in solving the problems in adversity.

COMPARATIVE TABLES

"Comparative tables on participation of stock companies, mutuals and recipro-cals, together with comparative showing of loss ratios separately on fire and col-lateral lines, country-wide, will appear in the record of proceedings, but I quote some precentages pertaining to the busi-

ness in the states of our jurisdiction:
All classes of business (excepting premiums of Farm Underwriters Assn., hall premiums on growing crops; reinsurance and specialty automobile premiums).

Fifteen Western Underwriters Associa-tion States

	1939	1940	1941
	% of	% of	% of
	total	total	total
W. U. A. companies	71.06	70.63	71.30
Bureau companies	6.06	5.98	5.95
Non affiliated	10.01	10.26	9.92
Total stock companies	87.13	86.87	87.17
Mutual companies	11.80	12.04	11.83
Reciprocals	1.07	1.09	1.00

"The exhibit by groups of companies "The exhibit by groups of companies in our jurisdiction indicates that stock companies in 1941 increased their participation in all of the business in this field .3% while the share taken by the mutuals decreased .21 and the reciprocals took .09 less than in 1941.

"These figures show that Bureau, non-affiliated, mutuals and reciprocals in 1941 all showed a decrease in participation

all showed a decrease in participation and only W. U. A. companies show a larger share as compared with 1940. larger share as compared with 1940. While the variance is slight, it is in a favorable direction for our interests.

Loss Ratios Compared

"The loss ratio for all stock companies "The loss ratio for all stock companies, including direct writing, reinsurance and full cover automobile, country-wide, written basis, fire premiums only for 1942 was 37.5%; 1941, 38.6%; 1940, 42.2%. Loss ratio on collateral lines: 1942, 65.4%; 1941, 42.5%; 1940, 38.7%. 1942 fire premiums increased 5.74% over 1942 collateral premiums increased 4.94% over 1941.

Country-wide premiums all companies—stock, mutual and reciprocal. All classes of business (not including full

cover automobile).	(not	111	Ciudin	g run
	194	40	1941	1942
	%	2	%	%
				parti-
				cipa-
All stock companies.	07	on	tion 88.61	tion 88.64
All mutuals	. 01.	10	10.16	10.50
All recip. & Lloyds.	. 11.	10		
An recip, & Libyus.	. 1.	10	1.25	.86

President Achenbach spoke about state control of rates. He said:
"A third of a century ago we accepted with grave concern the first appearance

of state control of premium charges. We all felt that this encroachment upon the rights of private contract threatened the very life of stock fire insurance, but the development of various degrees of state supervision and control of rates pro-ceeded in a more or less similar pattern until every state in our jurisdiction had set up procedures ranging from authority of review to powers of control. In the of review to powers of control. In the beginning there were some clashes, but we have come to know that it was the impact of the first applications of this control that was the worst. In later years the powers thus vested in the state have been, for the most part, wisely used in behalf of the policyholder and with consideration of the possibilities of harm to fire insurance companies to fire insurance companies.

Administration of the Laws

"In our apprehension at the outset we had only looked to what we called the intrusion of the state and the terrifying language of its announcement. What we did not see was that administration of the law was in the hands of a citizen of the state who walked down Main street to the same grocery and meat-market we ourselves regularly visited; that his children and ours played together and that the supervising official, with great power over our business. was our neighbor over our business, was our neighbor whom we had known for years. Now we admit that although we greatly feared the power delegated to an officer of the state, we have found that honesty and conscientiousness in administration can make up for some of the deficiency in a system of self-control. We are confronted, therefore, with the fact of long established and well ordered state control to which the processes of our business are several to the second of the state of the second o ness are completely conformed.

Some Agitation Seen

"Over against the existing situations are investigations under anti-trust laws are investigations under anti-trust laws and indicated federal concern in the methods and practices which are the outgrowth of long years of actual workshop experience and development, while, on the other side, agents and representatives of organized policyholders are asking for seats on the board of operational directors. directors.

"These are the conditions which foretell the coming of economic and social changes in our business. I think we may as well assume as a fact that we are in a cycle of change—that the old order is gone and the present order is passing. I do not know the answers to the various questions which are arising from the ous questions which are arising from the change that is in process nor are they put forward in the hope that anyone can make a competent answer at this time. The situation calls for thought and study, for to the extent that we in the business can successfully solve our problems, we will avoid the disturbances attendant on a revolution in our processes imposed by supermen acting in the name of reform, without experience and upon the impulse of domination.

Should Uphold Private Initiative

"It is our responsibility to resist every "It is our responsibility to resist every approach of the suffocation of private initiative in our business which, as a private enterprise, has long since suffered the loss of every factor of privacy, but let us not mistake private enterprise as a status quo and the preservation of those good things which American enterprise in the past has created for us. American private enterprise is not some-American private enterprise is not something that can be hidden away. It is advancement into new fields of endeavor and improvement on old ways of doing things."

Cuts Out Policyholder Dividend

NEW YORK—Public Service Mutual Casualty, which has paid a 15% divi-dend on automobile risks and writes a sizeable volume of such business, has discontinued its dividend. Public Service pays regular commissions and writes at manual rates.

INDEMNITY'S

revolutionary new

PERSONAL THEFT POLICY

Indemnity recently issued a personal theft policy that truly is revolutionary in its breadth of coverage and method of rating.

The nature of its cover and its remarkably low price make it a most popular and successful policy with the public. And it is so easy to rate that it has found immediate favor with the Agent.

Let us tell you more about this new salesmaker. Write today for complete information.

CASUALTY



CAPITAL \$2,500,000 **Indemnity Insurance Company**

PHILADELPHIA

and its affiliated companies write practically every form of insurance, except life.

Service Offices located in principal cities.

Complete nation-wide Insurance Facilities for Agents and Brokers

Annual Gathering Is Well Attended

(CONTINUED FROM PAGE 1)

such was recommended although there some changes suggested in the rules

Mr. Buck said there had been no up-Mr. Buck said there had been no upset in agency operations nor any radical departures noticed. There have been competitive irritations confined to limited areas but they were not significant in the aggregate. A spirit of tolerance and a wholesome regard for the other fellow have developed. The W.U.A., the report emphasized, is a notable example of practical self government.

The general agency rules provide for a general agent to qualify for member-

The general agency rules provide for a general agent to qualify for membership he must have jurisdiction over an entire state. The question arose as to Illinois with Chicago and Cook county having separate jurisdiction and their own rating machinery. It was voted to exempt that county in Illinois from the qualification rule.

Non-Policy Writing Agents

Some companies have built up a large subagency business in rural areas. The risks are written on application, the pol-icies being issued from a supervising office. In assuming jurisdiction it was stipulated that such agents receive 5% less commission on all classes. In recent times some recording agents have gone on a nonpolicy writing basis to save expense

The war effort on man power also has had an effect. It has been found necessary to be more explicit and definite in

nad an effect. It has been found necessary to be more explicit and definite in the rules covering the conversion of recording to subagents. It seems desirable to make the rules more workable.

H. C. Conick, deputy U. S. manager of Royal-L. & L. & G., brought greetings from the Eastern Underwriters Association of which he is president.

The committee on order of business met Tuesday afternoon with Vice-president F. W. Doremus, American, in the chair, substituting for John L. Mylod, North British, who could not be present. The members are invited to this meeting where there is a free and frank discussion of subjects that might be discussed at the next session. This affords an opportunity for members informally an opportunity for members informally to express their views. E. D. Lawson, Fireman's Fund,

AVAILABLE

Casualty claim Attorney, Adjuster, Manager Full experienced. Michigan resident membe Michigan State Bar for 13 years. 37, married two children. Address R-71. The National Underwriter, 175 W. Jackson Blvd.

WANTED IMMEDIATELY EXPERIENCED BOND MAN

western non-conference casualty company operating in twelve states through a seasoned agency plant, needs a well qualified man to open and develop a Fidelity and Surety Bond Develop a Fidelity and Surety Bond Develop partment. In reply give experience, references, age and salary expected. All replies strictly confidential. Address R-74, The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

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E. D. LAWSON

chairman of the loss committee, in his chairman of the loss committee, in his report said that while during 1942 the number of losses adjusted was considerably less than the year before this was largely because of the decrease in automobile and windstorm claims. The automobile loss declined and continued throughout the year 50% of normal at which level it seems to remain constant. The report stated that the windstant. stant. The report stated that the win-ter months of 1942 and 1943 were more severe than in some previous years with several extremely cold periods. In addition to bringing a sharp upturn in dwelling fires it also resulted in more fires of greater magnitude so that the dollar loss was probably in excess of previous years.

Greater Industrial Activity

With greater industrial activity, increased inventories and enlargement of creased inventories and enlargement of risks along with sometimes feverish activity of the drive for increased production, more fires of a severe nature are not unexpected. On the other hand the number and frequency of such losses were no doubt lessened, the report said, by constant and rigid inspections; the drive for scrap that resulted in storage space being cleaned out, the restricted use of fuel that prevented overtaxing of heating plants and vented overtaxing of heating plants and the greater than normal concern of the insuring public in preserving property

Home Office

Near the Falls of Minnehaha

On the Mississippi River

it might be difficult or impossible to replace. Many of the larger losses were most unusual because of the war activity. Use and occupancy and rent in-surance developed unique problems. The report stated that adjusting or-

ganizations are headed back to conditions which prevailed a decade or two ago when they were predominantly fire adjusting organizations. Today the emphasis is on the adjustment of important industrial and manufacturing fire losses involving all of the modern forms of insurance. A much larger proportion of the losses occurring to the requires the services of experienced proportion of the losses occurring to-day requires the services of experienced and competent adjusters, men who know considerable about every business and all about their own. Considerably more time must be devoted to adjust-ment of losses, the report said.

Survey Was Made

As a result of a survey of problems and practices in the handling of claims by local agents which was made by a committee of the Western Loss Association, its report was made to the governing committee and in turn referred to this committee. Specific recommen-

Loss report should be furnished by agents promptly in advance of proofs, including such selected agents to whom proofs of loss may have been furnished. Proofs of loss should not be accepted without the assured's signature or that

an authorized representative No claims should be paid without a proof of loss being furnished; that is,

proof of loss being furnished; that is, no drafts issued upon presentation of repair bills only.

Issuance of drafts payable only to parties other than the assured should be discontinued. If necessary to protect other interests, they should be named as additional payees with the assured.

Agents and adjusters should be instructed not to employ contractors to make repairs, but to see that the as-sured contracts for his own repairs and is responsible for payment of contracbills.

Adjusters should be instructed to report to loss departments all cases where agents insist upon, or have already authorized, certain contractors to proceed with repairs and companies should enforce the discontinuance of

such interference.

Agents should not be furnished with

blank loss drafts.

The committee said that the increase in number of losses referred to local agents for adjustment is cause for alarm being felt in some quarters, and this is something which deserves careful consideration. When the local agents au-

thorize repairs in buildings, as they frequently do, the company's liability is quently do, the company's liability is not necessarily confined to the amount of loss for which the repairs may have been authorized. The company in such

been authorized. The company in such a case may find itself in a position of guaranteeing workmanship, assuming workmen's compensation, public liability and many other hazards for which each insured would carry premiums greatly exceeding any adjusting fee.

Wednesday morning Fred Doremus reported for the committee on order of business; C. W. Ohlsen, Sun, for the uniform printing and supply committee; C. R. Welborn, secretary of Underwriters Laboratories, gave a talk, and J. C. Harding reported for the nominating committee.

committee.

Breezes from the Lake at W. U. A. Assembly

C. D. Sheffe, United States manager of London Assurance, was the first member of the Western Underwriters Association to arrive in Chicago and register at the Edgewater Beach Hotel for the annual meeting. He was on hand Friday of last week, arriving in the city earlier in order to visit the branch office and class 1 agents of the London group.

Dranch office and class I agents of the London group.

* * *

President Achenbach in his address paid tribute to Paul Haid, late president Insurance Executives Association and H. W. Chealey, former assistant secretary W. U. A., who died recently.

General Agent F. M. Regan of Sioux Falls, was the first general agent to register. He was joined later by H. P. Vincent of Nashville.

C. A. Ludlum of New York, former vice-president of Home and former W. U. A. president, got an early start, arriving Sunday.

Earl Patton, assistant manager Northern of London, met some of its field men at Kansas City, then stopped at St. Louis, reaching the Edgewater Beach, Sunday.

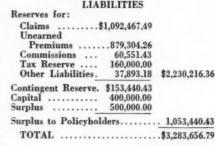
F. L. Ludington, western manager of Atlas, attended his first meeting, being introduced by his genial chief, U. S. Man-ager R. R. Martin.

Commercial Union was almost denuded of executive officers at the head station. Assistant Manager Oscar Gleiser spent Monday at the Edgewater Beach and then went to St. Louis. Manager F. W. Koeckert arrived Tuesday. Secretary L. M. Mickelson and General Agent A. E. Perry registered Monday.

Robt. Hauck, general agent western department North British, was pinch hitter for Assistant Manager John L. Mylod. Manager C. F. Shallcross and

FINANCIAL STATEMENT AS OF DECEMBER 31, 1942

ASSETS Stocks and Bonds.....\$2,402,570.80 Bonds* \$1,784,674.80 Stocks 617,896.00 193,515,84 F. H. A. Mortgages..... Cash in Banks and Office..... 340,074.47 Premiums in Course of Collection (Not over 90 days) 326,333.24 Accrued Interest and Miscellaneous Funds 21,162.44 TOTAL ADMITTED ASSETS.\$3,283,656.79 Bonds are carried at Amortized Values. If they were carried at Market Values the Surplus to Policyholders would be \$1,117,951.63—Stocks are carried at Market.





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ly us of Assistant Manager R. L. Mouk were on

hand.

Vice - president Grant Bulkley of Springfield F. & M. hobnobbed with his neighbor in Springfield, Mass., C. O. Fischer, vice - president Massachusetts Mutual Life of that city who was meeting with a group of its general agents. President H. V. Smith of Home was accompanied by Vice-president Leonard Peterson. Ivan Escott was prevented from attending due to his mother's death.

death.

death.

President W. M. Dewey of the Edgewater Beach Hotel extended greetings at the first session. He said the hotel had entertained more insurance conventions than any other hostelry in the world. Mr. Dewey's father was formerly connected with the western office of Fireman's Fund. Mr. Dewey himself started his career with the I. J. Lewis agency.

agency.

The nominating committee of expresidents consisted of Harding, Springfield F. & M.; Henne, America Fore; Powrie, Fire Association; Buck, Great American; Smith, Hartford Fire.

President T. C. Tupper and Secretary L. C. McCarthy, Midwestern Fire & Marine, of St. Louis, recently elected members, were at the meeting.

E. M. Schoen, Waukegan, Ill., retired western manager, Atlas, who was pres-ent at the meeting, was elected an hon-orary member.

w. H. Lininger, Evanston, Ill., retired western resident vice-president Springfield F. & M., having returned from his winter home near Tucson, Ariz., mingled with old friends.

Some 1,200 naval cadets graduating as ensigns from Abbott Hall, McKinlock campus, Northwestern University, and their ladies took possession of the marine dining room and its environs, and the ball room, Monday evening.

The Subscribers Actuarial Committee met Tuesday after the regular session, presided over by Chairman E. A. Henne, America Fore.

C. R. Tuttle, now residing at the Webster Hotel, Chicago, former western manager North America, an ex-president of the Western Underwriters Association, and Mrs. Tuttle, visited the hotel

Robe Bird of Rockford, Ill., retired western manager American, came on to see the sights and hear the sounds.

see the sights and hear the sounds.

The Uniform Printing & Supply Division of the Courier-Citizen Co. of Lowell, Mass., official was host at a cocktail party in the east lounge Tuesday afternoon. Representing the host organization was Walter Rielly of Lowell and Norman H. Wightman of New York, vice-presidents; Floyd C. Hoffman, western manager; Donald Rein, general sales manager, and John Mason, western sales representative.

Agency Superintendent M. D. Garling-

Agency Superintendent M. D. Garlington, Glens Falls, was introduced by Vice-president R. S. Buddy.

Henry Carter, of Hartford, president Caledonian-American, was the center of many interested friends

George H. Bell of Hinsdale, Ill., retired western manager of National, enjoyed fraternizing with old friends.

Memoirs were read for F. P. Hamilton, former president of Queen, and W. P. Robertson, late resident vice-president of North America in Chicago.

President R. C. Hosmer of Excelsior Fire spent a few days in Detroit with Vice-president Raymond Waldron of Detroit F. & M. and then both went to the meeting.

High-Low Results in Minn.

MINNEAPOLIS - Results of retro-MINNEAPOLIS—Results of retrospective rating in Minnesota is revealed in the annual report of James F. Reynolds, general manager of the Minnesota Compensation Rating bureau. The plan became effective in Minnesota July 1, 1939, since which time the ratio of retrospective premiums to standard preretrospective premiums to standard premiums has averaged 86.5. The annual meeting will be held here April 27.

Ohio Casualty Leaders in 1942

		1942	1941	1940	1939
1.	Farm Bur. Mu. Au., O	\$3,873,832	\$3,229,698	\$2,648,867	\$2,342,109
2.	Metropolitan Life	3,819,122	3,591,733	2,786,393	1,978,326
3.	State Auto Mut., O		3,676,710	3,252,370	3,137,448
4.	Buckeye Union Cas		2,612,846	2,203,605	2,032,474
5.			2,464,637	2,727,253	2,438,583
	Travelers Indem,		1,486,198	742,535	671,661
6.			1,912,149	1,522,865	1,218,539
	Aetna Casualty		1,690,673	1,492,746	1,493,836
7.	Ohio Casualty		2,419,567	2,212,358	2,094,335
	Continental Cas		1,287,389	1,193,946	1,093,580
	National Cas		356,498	318,267	288,996
	Continental Assur		55,258	46,350	39,216
9.	Hartford Acci,		1,229,390	1,006,670	995,344
	U. S. F. & G	1,160,473	1.044.244	961,156	1,042,146
11.			1,157,328	1,001,448	745,574
12.	American Auto.	1.066,235	1,122,270	1,035,738	1,016,727
13.	Mutual Benefit H. & A	1,058,772	849,411	744,438	554,753
14.	Equitable Life, N. Y	1,050,967	970,478	698,341	393.274
15.	Prudential	1,034,413	667,970	565,295	337,762
16.	Globe Indem.		958,218	854,831	824,148
	Royal Indem		384,719	417,760	377,421
	Eagle Indem.		124,126	109,168	108,969

complete operation in time to pick up the risks which will be subject to the new motor vehicle responsibility act in Oregon after June 9 and which will need coverage such as will only be obtainable through the pool. The plan is substantially the same as those in use in other states and requires that applicants be under compulsion to furnish evidence of financial responsibility to the secretary of state before being eligible under the assigned risk plan. This means that sub-standard risks from a physical standpoint or similar from over age or any other similar condition will not as such be eligible for coverage, but if such meeting will be held here April 27.

Oregon Auto Assigned

Risk Plan Effective May 1

PORTLAND, ORE.—The Oregon automobile assigned risk plan becomes effective May 1 and is expected to be in an action of the such be eligible for coverage will automatically be eligible for coverage under the assigned risk plan and will be able to secure insurance if

they are otherwise acceptable under the plan.

A producing agent must obtain three A producing agent must obtain three written refusals of the risk from any three companies, such refusals to be filed together with a special application in duplicate with the manager of the plan, L. M. Koon of Portland, who is also chief examiner of the Oregon Casualty Association.

ualty Association.
Practically all companies operating in Oregon are represented in the plan, which is administered by a governing committee consisting of Lowell Miller, Hartford Accident, chairman; Wm. J. Braddock, Farmers Auto Inter-Insurance, vice-chairman; E. J. DeVoe, General Casualty; I. H. Neder, Hardware Mutual Casualty, and Paul W. Knaupp, State Farm Mutual Automobile. Allocation will be made on the basis of the proportionate volume of automobile in-



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ACCIDENT PLATE GLASS

LIABILITY | COMPENSATION

PROTECTIVE INDEMNITY COMPANY, 80 MAIDEN LANE, NEW YORK EDWIN B. ACKERMAN, PRESIDENT

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WDC Issues Instructions on Renewing Coverage

(CONTINUED FROM PAGE 1)

not be permitted to bind business on not be permitted to bind business on renewal. The premium check must be in the hands of the fiduciary agent with the application on or before the date of expiration, or there will be a gap in coverage. Last year at the last minute WDC issued a special order permitting the binding of business, which greatly eased the pressure on the companies and agents. agents.

Distribution Same as Last Year

The new short form of renewal application will be supplied to the various bulk distributing offices as rapidly as possible. These offices are in most cases inspection and rating bureaus and organizations. A limited supply will be sent to each fiduciary agent and subfiduciary agent as soon as they are available. Fiduciary agents not relying on the regular distributing officers are asked by WDC to order promptly the quantity which they will require, based on their producers' business in force, from Frank T. Tracy, chief clerk and building superintendent, 811 Vermont avenue, N. W., Washington, D. C. Fiduciary agents should check their supply of unused policies on hand and those The new short form of renewal apply of unused policies on hand and those held by sub-fiduciary officers, according to WDC, and promptly order any additional quantity necessary from H. A. Mulligan, treasurer, at the same address. Although conditions are not as conducing the sub-field of the su

cive psychologically this year as last to the sale of war damage insurance, fiduciary agents and some of the producers feel that much of the business will renew. Some assured have already indi-cated that they feel they should take it for at least another year because while the war situation has improved there is still no certainty that there may not be some and possibly considerable war damage of one kind or another. This is particularly true of assured who own or represent the ownership of large values. This attitude is expected to be true also to some extent of smaller assured, who do not have a large amount of premium

At stake.

Risk Research Institute has written
War Damage Corporation that "There
is no sound basis for recommending any is no sound basis for recommending any change in the present scale" of premium rates for war risk coverage. As a result of a study of the war damage renewal problem by a special committee, the Institute believes it would be unsound underwriting to extend the insurance already in force without the payment of further premium at expiration. It also urges that the present coverage be renewed by the issuance of a simple renewal certificate and that prorata refund of premium be provided in the event of termination of hazard

in the event of termination of hazard during the policy year.

Estimates as to the amount of WDC cover that will be renewed if the war outlook doesn't deteriorate range from 40 to 60%

Approve N. Y. Form in Georgia

The Georgia department will give its approval to the brand new New York approval to the brand new New York policy, but the exact date at which the approval will become effective is undetermined.

Fear Cal. Drivers' License Bill

LOS ANGELES-It is feared that LOS ANGELES—It is teared that the automobile license bill which has been passed by the assembly may have repercussions on automobile insurance loss ratios. The measure now in senate committee extends the life of an operators' license to six years.

Tokio Name Plate to Scrap

A bronze name plate which read "Tokio Marine and Fire Insurance Co., Ltd., U. S. Marine Branch" was the first piece of scrap dropped in the scrap

President Hedge of Boston and Old Colony Dies

(CONTINUED FROM PAGE 1)

abrupt in spirit. He was most considerate of his employes and his friends and the Boston and Old Colony organi-

and the Boston and Old Colony organization was devoted to him.

Mr. Hedge is credited with having originated automobile fire and theft insurance in this country and Boston is believed to have written the first such policy. He caused the business to be written as a marine form and earth. policy. He caused the business to be written as a marine form and established a rate initially of 2½% for fire and theft, except that if a garage or livery in which the car was kept had a higher contents rate, the contents rate was charged. He was a major influence in the early days of the old National Automobile Underwriters Conference.

forence.

Mr. Hedge was president of the Pilgrim Society of Plymouth and he derived a great deal of satisfaction from that office. He was an ardent trout fisherman and enjoyed sailing, bowling and golf

fisherman and enjoyed sailing, bowning and golf.

Mr. Hedge and his brother both graduated from Massachusetts Institute of Technology and William R. Hedge entered the insurance business in the office of Johnson & Higgins in Boston in 1897. He became associated with Boston within a few years and he was one of the founder of the affiliated Old Colony which was organized in 1906.

Mr. Hedge had been in apparently good health and played golf the day before his death.

Mr. Hedge was a direct descendant of Governor Bradford of the Mayflower passengers.

He became vice-president of Boston 1905 and in 1917 was made president of both companies.

bin at the opening of the second scrap metal campaign in New York City.



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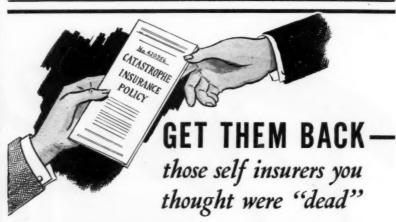
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MIDDLE WESTERN STATES

Crabbe Reviews Insurance Bills Now Before the Ohio Legislature

CINCINNATI-Various bills pending in the Ohio legislature were discussed by Superintendent Crabbe at the Cincinnati Fire Underwriters meeting. Mr. Crabbe commented on encroachments of the federal government on the

insurance business.
One bill makes uniform the administrative procedure for issuing licenses and for appeal for all types of licensees and for appeal for all types of licensees including insurance agents. Since the various licensing laws were enacted at different times, different procedures were provided. Some specified that appeal should be made to Franklin county court while others provided for appeal in the county of residence of the applicant. The new bill establishes a uniform method of appeal and full the applicant. The new bill establishes a uniform method of appeal and full application of the rules of evidence. New evidence may not be offered to the appeal court. Instead the matter is referred back to the insurance department to be heard if new evidence develops after the original hearing. A small loan bill contained words which with the interpreted to permit officers.

might be interpreted to permit officers of such companies to become licensed as insurance agents. The bill amended to eliminate that feature.

Objections to Accident-Health Bill

Mr. Crabbe discussed the objections of the department to the bill providing for separate license for health and accident agents writing only disability coverage. Such a departure, he said, may lead to requests for other exceptions such as a separate license for surety agents. It might destroy the present system under which an agent is tied to a company and is licensed to do all classes of husings written by that company are the system of the sure classes of business written by that company. On the other hand insurance men point out that it is a burden for an accident and health man to have to pass an examination for the other lines which he will never use. The bill has passed the house; it now goes to the senate.

A house bill eliminates a provision

requiring the superintendent to revoke the license of a company which takes a case to the federal court. In practice the law was unenforceable.

A senate bill amends the license law to forbid deputy registrars to write insurance from the registrar's office.

A mutual assessment association, under a senate bill, would be permitted to

operate on an advance premium basis and to write extended coverage.

A house bill amending the financial responsibility law provides that if a judgment is not satisfied the defendant loses his driving license for five years.

Mr. Crabbe mentioned as encroachments of the federal government upon the insurance business—the War Damage Corporation, marine war risk in-surance, Defense Plant Corporation dictation of commissions, and proposed expansion of social security. These developments present a challenge to private insurance business and to the

agency system.

Mr. Crabbe was introduced by John
Mr. Crabbe of Union A. Lloyd, vice-president of Union Central Life, and former Ohio superintendent.

At the next meeting May 20 an open panel discussion will be conducted. Ready to answer questions from agents will be, C. C. Atwell, Columbus, manager, and Joseph Rielage, Cincinnati superintendent Ohio Audit Bureau, Leo Schweer and Joe Seibert, Ohio Inspection Bureau, Leo Contractor spection Bureau; Jack Conway, man-

ager Western Adjustment, and Lou Finch, manager Underwriters Adjust-

Iowa Legislative Results for Year Summed Up

DES MOINES—The Iowa legisla-ture has adjourned after enacting the following measures:

Hail assessment associations are permitted to return 50% of payments to policyholders during the current or succeeding year, to set up a fund to take care of cases of litigation and to give policyholders the 50% refund in the beginning by cash discounts or credits. The current year refund provision gives policyholders who do not renew the year to collect their 50% return to collect their 50% return.

The amount of capital and surplus companies other than life may invest in corporate bonds and stocks is increased from 20 to 30%.

County boards are authorized to purchase and pay premiums for bodily jury and property damage liability in-surance for county employes.

Town non-life stock companies with \$300,000 capital and mutuals with \$300,000 surplus are authorized to write fidelity bonds. The old limits were \$500,000 and \$50,000 respectively.

Reciprocals and inter-insurance changes are required to submit to the insurance commissioner for approval fidelity or surety bond forms, and to maintain a surplus of \$300,000 to qualify

maintain a surplus of \$300,000 to quarry for writing the coverage. Mutual non-life companies are author-ized to issue policies protecting against loss, expense or liability from operation of aircraft.

Fire Companies' Premiums in Ia. Show Small Increase

DES MOINES — Fire companies operating in Iowa in 1942 showed a small increase in net premiums over 1941, according to preliminary figures

of the Iowa department.

Total net premiums for 1942 were estimated at slightly over \$17,057,116, with several small companies still to

report. In 1941 the total was \$16,949,919.
The eight leading stock companies with net premiums for 1942 and 1941

Premiums	1942	1941
Hartford	.\$971,816	\$809,805
Home	. 600,380	752,583
Aetna	. 351,624	380,130
Continental	. 348,542	310.817
National, Conn	. 338,520	428,507
Fireman's Fund	. 316,367	311,452
Travelers Fire	. 304,135	304,569
North America		204,743

North to Address Special Rally of Ia. Agents May 10

DES MOINES—The Iowa Association of Insurance Agents will hold a special meeting at the Hotel Fort Des Moines here May 10 at which David A. North, National association president, will be the principal speaker. The executive committee of the Iowa asso-

cation will meet Sunday afternoon.

The purpose of the meeting will be two-fold, with a testimonial to R. W. Forshay of Anita, immediate past president of the National association, who

dent of the National association, who died April 1, and presentation of the new public relations program.

A brief testimonial session, tentatively set for 11 a. m. will be held Monday morning to honor Mr. Forshay. After the luncheon, President North will present the new public relations program.

He is making a special trip to Des Moines to attend the meeting.

President R. S. Andrews says the

neeting will close early enough for outof-town visitors to return home the same day. It will be open to all local agents in the state, including members and non-members of the Iowa association, and all fire and casualty field men.

Minn. Mid-Summer Rally to Be In or Near Twin Cities

MINNEAPOLIS - The Minnesota Association of Insurance Agents will hold its summer meeting this year, although it may be somewhat restricted in scope. It probably will be held in or Twin Cities rather than at near the some smaller place as has been the practice in the past. The executive committee meets here May 6 to decide these points. L. D. Engberg, St. Paul, is processed to be a point of the second of the sec points. L. D. Engberg, St. Paul, is program chairman and will outline his views at that meeting.

The Minnesota association is now carrying on a membership campaign and tying it up with the new public relations program of the National association.

Reviews Ohio Fire Developments

COLUMBUS—In his talk before the insurance section of the Ohio State Bar Association here, J. M. Harter, Columbus insurance attorney, reviewed fire insurance developments, pointing out that very few fire insurance losses are litigated and that the constant liberalization of forms has prevented legislative inter-ference on this and also setting up a

mandatory standard fire policy.

Mr. Harter also discussed war damage insurance, the relation between the war damage policy and coverages in pri-vate companies and the effect of present construction and material conditions on use and occupancy and other conse-quential coverages, predicting that new peace time conditions would bring about

Complete Hutchinson Auto Course

The Hutchinson, Kan., insurance school, sponsored by the insurance women there, has closed its course on automobile liability. The final lesson was led by Ralph H. Metcalf, Massachusetts Bonding state agent, on "Analysis and Explanation of Standard Garage Liability Policy and Rating." Miss Virginia ity Policy and Rating." Miss Virginia
Unruh of the McNaghten agency,
chairman of the study course, attended
for her last time as she has resigned to be married.

Army Officer Wichita Speaker

WICHITA - Maj. Donald Holbrook of the army air force at Wichita, chief of the fire protection branch, internal security section, addressed the Wichita Association of Insurance Agents, explaining the fire protection service being given by the organization to aircraft manufacturing plants and sub-contract plants.

Conduct Mail Vote in Ohio

Following the resignation of Pay Martin as executive secretary of the Ohio Association of Insurance Agents, the organization is taking a mail vote upon the election of a successor.

NEWS BRIEFS

It is expected that the executive committee of the Iowa Association of Insur-ance Agents will meet early in May. At that time the decision as to the annual convention will be made. L. E. Morse of Council Bluffs is chairman of

licitor. Her license was revoked on the ground that she was writing insur-ance primarily to insure the property of

relatives.

The Insurance Women's Association of Kansas City, Mo., has installed the following officers: Winnie McGovern, Western Adjustment, president; Elizabeth Cockrell, Aetna Casualty, vice-president; Ruth Taylor, Royal Exchange, recording secretary; Mrs. Jerry Riggs, Shryock Realty Co., corresponding secretary; Helen Cundiff, A. W. Childs & Son, treasurer; Rosemary Raymond, W. B. Johnson & Co., and Pearl Hodges, Thos. McGee & Sons, members of the executive board. Harry M. Gambrel, president of the Kansas City Insurance Agents Association, was in charge of Agents Association, was in charge of the installation.

Will S. Thompson of the Will S. Thompson-Kline Agency and president of Great American Life, is general chairman of the war bond drive at Hutchinson, Kan., for \$2,500,000.

W. H. Mullins, state agent of National Fire, addressed a dinner meeting of the Indianapolis Association of Insurance Women Tuesday on use and occu-pancy, Miss Florence Kirch was recentelected president.

Embree Morgan, Coffeyville, Kan., agent, is rapidly recovering from a heart attack suffered early in March and is now able to spend a few hours each day at his office.

L. A. Magill, assistant manager, and E. J. Stewart, chief engineer of the Kansas Inspection Bureau, appeared on a radio broadcast of the Kansas State Council of Defense over WIBW at Topeka

Miss Patricia Snyder, formerly with Wade Patton & Co., Hutchinson, had joined the Commercial Union office in Topeka as secretary to State Agent Lloyd L. Gaines,

W. G. Woleslagel, Hutchinson, Kan., local agent, has been elected commis sioner of streets.

R. M. Vetter, manager of the Wisconsin Agency, general agent of Cohtinental Assurance, spoke on "Life Insurance" at a dinner meeting of the Madison Insurance Women's Club. President Grace Clapp of Fish & Schulkamp announced plans for participating in the annual meeting of the National Association of Insurance Women in Milwaukee June 16-19.

The Insurance Exchange of St. Paul has purchased another \$1,000 war bond, making \$7,000 which it now has invested

H. J. Sousley has purchased the K. C. Pfeifier Agency, Ada, O.
Ketth Mitchell of the Valley Agency, Hutchinson, Kan, has entered war work with an airplane parts manufacturing plant there. His father, D. B. Mitchell, has taken over the agency for the duration.

EAST

Plan for Vermont Spring Rally of Agents' Group

The spring meeting of the Vermont Association of Insurance Agents will be held some time between May 10 and May 20 at Barre, it was decided by the executive committee at a meeting held in Montpelier. President Howard A.

in Montpelier. President Howard A. Allen of Burlington presided.
There also was present the regional committee of the New England Insurance Exchange, headed by W. J. Hutchins, chairman, Manchester, N. H. That committee explained its function as that of a liaison group between the agents and the New England Insurance Exchange. surance Exchange.

George Kent, McAllister & Kent

agency, Barre, member regional committee explained differences between the old and new New York standard fire policies. The old New York form is now in use in Vermont and Mr. Kent's discussion was for the purpose of determining whether or not age. of determining whether or not a request should be made that the compaquest should be made that the companies use the new form in future. The regional committee stated it had authority to say the National Board would adopt the new New York form for Vermont just as soon as permission was granted by the insurance department, providing mutuals of Vermont would adopt the same form. It was learned the mutuals have this matter learned the mutuals have this matter under consideration and in all probabil-ity soon will use the form.

C. W. Johnson Fire Manager of N. A. at Philadelphia

PHILADELPHIA — C. William Johnson, assistant secretary of North America, has been appointed fire manager of the Philadelphia metropolitan department of the North America com-

department of the North America companies.

Mr. Johnson is a recognized fire prevention expert and for years has been active in this field. He is vice-chairman of the Safety Council of the Philadelphia chamber of commerce and board of trade, and chairman of the council's home and school group, which is conducting a widespread safety drive in cooperation with the War Production Fund to Conserve Manpower.

Mr. Johnson joined North America in 1916, to organize its special risks department, and to assist in underwriting special hazards affecting large manufacturing plants. Previously he had been associated with the Factory Insurance Association and the New York Fire Insurance Rating Association.

surance Rating Association.

Lumbermen's, O., Puts Two in Field N. Y. Mutual Agents Map Program

Fenner F. Baker has been appointed special agent of Lumbermen's Mutual of Mansfield, O., covering Virginia, District of Columbia, Maryland and Delaware. He will have headquarters at Charlottesville, Va. Mr. Baker has been in the fire and casualty field for the past

15 years.
J. P. Anderson has been appointed special agent for New York state and Connecticut for Lumbermen's Mutual. Prior to this assignment Mr. Anderson was in the underwriting department at the home office. For the present he will operate out of Mansfield, O.

been named an assistant vice-president. members unanimously agreed to sup-Mr. Kelleher is vice-president of the Greater Boston Community Fund, a director of the state committee on public safety and active in other civic affairs. Mr. Apsey, with the firm about 13 years, also will act as general office manager.

Commissioners' Salary Bills

BOSTON-Legislators of Massachusetts and New Hampshire are displaying a diversity of opinion as to the value of the services of their commissioners of insurance. Massachusetts is giving favorable consideration to a bill which would increase the salary of the commissioner from \$6,000 to \$7,500. A measure to cut the commissioner's salary 20%, from \$5,000 to \$4,000, is being considered in New Hampshire.

Quisenberry in Albany Post

J. B. Quisenberry, who has been manager at White Plains, N. Y., for the Fire Companies Adjustment Bureau, has been transferred to Albany as assistant manager. H. L. Wainwright, formerly senior staff adjuster at White Plains, because the staff adjuster at White Plains and the staff adjuster at White Plains, because the staff adjuster at White Plains at semor staff adjuster at White Plains, becomes the new manager there. L. F. McIntyre, who has been district supervisor at Albany, has been transferred to the metropolitan department in New York.

Pittsburgh General Agency Moves

Langhart, Daelhousen & May, Pittsburgh general agency, has moved to larger quarters on the fifth floor of the Law & Finance building. The celebrating its 10th anniversary The firm is Insurance business as a partnership, J. B. Langhart is in charge of the bond and health and accident department; John A. Daelhousen, fire and marine, and Alfred J. May, casualty.

Directors of the Mutual Insurance Directors of the Mutual Insurance Agents Association of the State of New York have scheduled the annual meeting for early in June. Edgar Peard of Buffalo was appointed chairman of a committee on arrangements. The chairman of the nominating committee is Norris Dann of Endicott.

NEWS BRIEFS

At the annual meeting of the Insur-ice Women of Pittsburgh the officers was in the underwriting department at the home office. For the present he will operate out of Mansfield, O.

Marsh & McLennan Boston Shifts

BOSTON—Michael T. Kelleher, former deputy insurance commissioner, has been promoted to vice-president of Marsh & McLennan and Robert S. Apsec, manager of the marine and loss departments of the Boston office, has acceded as master of ceremonies.

IN THE SOUTHERN STATES

Gulledge New Head lina commissioner, was elected a life member. of North Carolina Agents Group

GREENSBORO, N. C .- S. L. Gul-

GREENSBORO, N. C.—S. L. Gulledge of Albermarle was elected president of the North Carolina Association of Insurance Agents at the annual meeting here, succeeding Frank S. Wilkinson of Rocky Mount.

Thomas Woodard, Wilson, was elected vice-president; John Henderson, Goldsboro, reelected secretary; A. B. Morgan, Raleigh, renamed treasurer; S. G. Otstot, Raleigh, reelected executive secretary, and Walker Taylor, Wilmington; Gilbert Bell, Gastonia; Robert Wimberly, Rocky Mount, and W. A. Harbison, Morganton, were elected directors.

w. P. Hodges, Raleigh, North Caro-

Honor Awards Are Made

The association awarded the Thomas Gresham Redden cup to the Elizabeth City Exchange for rendering the most outstanding service to its community and the state association; the Lewis M. Connor memorial cup to Edward Fortner, Spruce Pine, for the most outstanding service rendered by a nonmember agent, and the C. W. Coghill memorial plaque to T. F. Southgate, Durham, for untiring efforts and work toward a new constitution and by-laws for the National Association of Insurance Agents. Mr. Fortner sold more than 100 war damage policies in Spruce Pine, a remote town of 1,980 population over 450 miles from the eastern shore and surrounded by mountains.

Resolutions pledging cooperation in the war head.

Resolutions pledging cooperation in the war bond drive and to the Office of Civilian Defense were adopted. The

port the public relations program of the National association and instructed in-coming officers to provide ways and means to carry it out in North Caro-

Two Principal Speakers

Mrs. William H. White, Charlotte, president North Carolina Association of Insurance Women, and R. L. McMillan, Raleigh, state O.C.D. director, were

Raleign, speakers.
Reports of President Wilkinson; R.
L. Price, Charlotte, N. C., national director; Treasurer Morgan and Execurector; Treasurer read. A memorial rector; Treasurer Morgan and Executive Otstot were read. A memorial resolution honored the late Dan C. Boney, commissioner who was an honorary member, and a special resolution to the late R. W. Forshay of Anita, Ia., past patienal president was adouted. past national president, was adopted.

La. State Insurance Program Approved

NEW ORLEANS—Average rates of ,228 for fire and .157 tornado on all properties of the state of Louisiana properties of the state of Louisiana have been promulgated by the Louisiana Rating & Fire Prevention Bureau and approved by the Louisiana insurance commission. About two years ago a group of 10 leading companies wrote the state's business, which now totals \$42,090,794 fire and \$30,076,794

tornado, at average rates of .253 fire and .186 tornado for five years. There were several subsequent changes but the bureau's confirmed average is substantially lower than the original quotation. Recent windstorm revisions did

tation. Recent windstorm revisions did not materially affect the rates.

This is the first time in history that the state has had a comprehensive insurance program and it has actually benefited by the insurance commission approved forms and rates. Compared to the so-called "cut rate" at which the business was formerly written, it is estimated the state has effected a saving of approximately 30%. For many years the state's insurance has been a political state's insurance has been a political football, and little attention was paid to political football, and little attention was paid to a well ordered application of schedules. The bureau published rates on certain of the state properties but they were cut at will, state property not coming under the mandatory rating act. The business went to a favored few. Un-der the new setup, numerous agents throughout the state participate in the commissions. commissions.

Form Insurance Advisory Board

Under Governor Jones' administration, the state invited a number of insurance men to serve as an advisory board to Harold F. White of the insurance division of the department of finance, of which Martin L. Close is the director. The average rate just published is evidence that they have done a good job. Master policies were

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issued by the 10 companies and underlying policies written by more than 150 agents throughout the state who shared

the business.

The companies issuing the master policies and their representatives, who policies and their representatives, who formed the advisory board, are as follows: Aetna Fire, A. J. Bolles, state agent; Home, E. R. Pope, state agent; Fidelity-Phenix, Marion B. Warren, state agent; Automobile, H. F. Foster, Jr., state agent; United States Fire, Lake Dupree, special agent; London & Lancashire, Sam G. Peters, state agent; Firemen's, Gibson Stevenson, state agent; Providence Washington, Godchaux & Mayer. general agents: Fed-

agent; Providence Washington, Godchaux & Mayer, general agents; Federal, Leon Irwin General Agency; Hartford, Claude Dupree, special agent. In addition to these companies a portion of the line is written at a deviation from the published rate in General of Seattle, represented by the Parkerson General Agency of Lafayette. The state's casualty business also is written under a comprehensive insur-

written under a comprehensive insur-ance program. The combined commis-sions on fire and casualty business are distributed among nearly 300 agents.

Julian Acts to Protect Business of Soldier-Agent

BIRMINGHAM — The Alabama insurance department will use any authority which it possesses to protect the business of local agents who are called into service, Superintendent Julian advises M. R. McGruder, manager of the Alabama Association of Insurance Agents.

Agents.

Numerous inquiries have been addressed to his office as to how the business of the agents may be protected. The first step necessary, he says, is to notify the department and have some person licensed as an agent to countersign and protect the business of the agent who is going into service. If the department is notified of the circumstances requiring a new agent's license, it waives for the duration examination of it waives for the duration examination of

the new agent.

He believes the law governing agents is sufficiently strong to protect the business of any recognized and established agency and promises that he will issue citation, where the evidence justifies, to any offending competing agent. He asks the cooperation and assistance of the state association and all local boards in protecting the business of the soldier-

Mr. McGruder states that several agencies in Alabama already are being conserved in the absence of their owners in the armed forces. In some cases the agent has called in a fellow agent and arranged with him to manage his ex-pirations on a confidential basis and this has been quite successful. In other cases a fellow agent has undertaken to con-serve the business and accept a share of the commission. In both methods every-

thing has been kept strictly confidential.

The Alabama association at its convention last year adopted resolutions pledging its members not to disturb the business of local agents who go into war. Local boards in the state are all on record, or soon will be, in support of the principle of protecting the absentee's

Ala. Mutual Agents Elect; **Endorse Economics Society**

MONTGOMERY, ALA.—At the annual meeting of the Alabama Association of Mutual Insurance Agents, Harry ritchett, Tuscaloosa, was elected president to succeed Mrs. E. L. Edwards of Montgomery. Vice-president is John M. Gunn, Montgomery, and secretary-treasurer, Otis Ward, Opelika.

The association endorsed the objectives of the Insurance Economics Society of the Resident President Secretary President Secretary President Presid

tives of the Insurance Economics Society after hearing an address by H. K.
Reid, Inter-Ocean Casualty, Birmingham, Alabama, chairman of the society, and/or contract for the insumance and
who branded as "fantastic" the "American Beveridge plan" as put forth by the
National Planning Commission. He also

The director of finance, budget and absence of such immutations, by the state administrative board.

Premiums will be paid from appropriations made to the state agency or agencies for which procurements are stitutions under the jurisdiction and made, and all vouchers drawn in payment therefor must bear the written ap-

scored the Elliott bill, which has been shelved by Congress, as a "grab" and "disastrous to the economic life of the nation.

Among the other speakers were Superintendent F. N. Julian of Alabama, Lawrence Murray, Columbus, Ga., president National Association of Mutual Insurance Agents; L. H. Jones, J. M. Bat-tle and C. E. Nail, vice-presidents of Lumbermen's Mutual of Mansfield, O., and Paul W. Purmort, secretary of Central Manufacturers Mutual, Van Wert, O.

Program Is Completed for Alabama Agents' Meeting

BIRMINGHAM — The program has been completed for the annual meeting of the Alabama Association of Insurance Agents at the Tutwiler Hotel here May 6. Speakers will be Dr. Clark Lee Allen of the Atlanta regional office of OPA, on "Accomplishments of Price Control;" H. Pierce North, assistant director of the Business Development Office, on "Joint Enterprise," and Superintendent Julian, insurance.

Julian, insurance.

The morning session will be for agents only, with reports by President Ed H. Moore and Manager M. R. McGruder. Speakers will be heard in the afternoon following the address of welcome by Mayor Cooper Green and response by C. C. Crawford, president of the Birmingham agents' association. Greetings from the field men will be brought by E. H. Mathewes, Ir. president Alabama

Find the held men will be brought by E. H. Mathewes, Jr., president Alabama Fieldmen's Association.

The annual meeting of the directors and past presidents will be held the evening of May 5 and the annual banquet at 7:30 p. m. following the convention.

Fla. Agents' One-Day Parley in Jacksonville June 8

TAMPA, FLA.-President H. J. Arrant of the Florida Association of In-surance Agents announces no state convention will be held this year. However, a one-day conference will be held June at Jacksonville to consider problems icing the agents.

Matters to come up at Jacksonville

will include a recommendation of the di- NEWS BRIEFS rectors for acceptance of graded com-missions on workmen's compensation. Two plans will be discussed, each call-ing for a slight reduction in commis-sions on premiums of \$750,000 or more, with a like reduction in the expense factor contributed.

Association headquarters for the legis-Association headquarters for the legislative session have been opened at the Florida Hotel, Tallahassee, in charge of Secretary A. C. Eifler, who says the association will sponsor no legislation unless it is necessary to do so as a defensive measure.

Birmingham to Join National

Association of Insurance Women. Special guests at the meeting were Ed H. Moore, president of the Alabama Association of Insurance Agents, C. C. Crawford, president of the Birmingham association, and Millard R. McGruder, manager of both associations. The installation ceremony was led by Mr. McGruder. Mr. Moore and Mr. Crawford spoke. The three men were elected honorary members of the club.

Mrs. Ida B. McCoy, president, said a study class, similar to the one just concluded by Birmingham agents, is being planned. Mrs. Robbie Sevier reported that more than \$25,000 of war bonds already had been sold by the women in

already had been sold by the women in the current war loan drive.

Miss Weil Joins Houston Exchange

Miss Edith L. Weil, formerly with F. D. Hirschberg & Co. of St. Louis, has become assistant secretary of the has become assistant secretary of the Houston (Tex.) Insurance Exchange, succeeding Mrs. Dan J. Morse, who resigned to join her husband, now in the army, stationed in Madison, Wis. Mrs. Morse, formerly Miss Dorothy Jaeggli, was connected with the Texas fire insurance department at Austin for several years before going with the Houston Exchange.

Rap S.E.U.A. Qualification Stand

AUGUSTA, GA.—At the monthly meeting of the Augusta Board of Fire meeting of the Augusta Board of Fire & Casualty Agents a resolution was adopted condemning the Southeastern Underwriters Association for its part in killing the Georgia qualification bill.

The educational plan of the National association was endorsed and the board is making plans to contribute to its support. It was voted to place all surplus funds in war bonds.

plus funds in war bonds.

Sewell with Higginbotham

John T. Sewell, formerly an independent adjuster in Tallahassee, Fla., has been appointed special agent of the Clyde T. Higginbotham & Co. general agency at Jacksonville, Fla. Mr. Sewell will handle the lower east coast for the Higginbotham Co. with headquarters in Higginbotham Co. with headquarters in

Adolph Freret has resigned as adjuster of the Fire Companies Adjustment Bureau in New Orleans, to go with a war industry in a technical capacity.

L. D. Finley, Norfolk local agent, has been elected a director of the Virginia state chamber of commerce.

ginia state chamber of commerce.

E. P. Goetzinger, Indiana Lumbermen's Mutual, was elected president of the Texas 1752 Club at the annual meeting in Dallas, Vice-president is Robert J. Munn, Grain Dealers National Mutual, and the secretary is Ira L. Rupley, Citizens Fund Mutual. The next meeting will be held at Ft. Worth in July or August in conjunction with The Insurance Women of Birming-in July or August in conjunction with ham at its monthly meeting installed the meeting of the Texas Association officers and voted to join the National of Mutual Insurance Agents.

PACIFIC COAST AND MOUNTAIN

New Washington State Cover Setup

SEATTLE—The Washington legislature passed a new law by unanimous vote in both houses creating a central purchasing agency for all equipment, stores, surety bonds and insurance. The measure was signed by Governor Langlie and is now in effect.

The director of finance, budget and business, as head of the new division, has the power and duty to purchase and/or contract for the insurance and public official bond needs of state institutions under the jurisdiction and

budget and business, state educational institutions, offices of both elective and appointive state officers, the supreme court, the administrative and other departments, boards and commissions of the state government. The sole exception is that individual public official bonds of elected state officials may be procured directly and independently by such officials. state educational budget and business. such officials.

Amounts of insurance coverage or surety bonds is fixed by law, or, in the absence of such limitations, by the

absence of such limitations, by the state administrative board.

Premiums will be paid from appropriations made to the state agency or agencies for which procurements are made, and all vouchers drawn in pay-



Wheel Victory

where it stops, it's a wint time for the 130 Million who are "staking" "their a Allied Victory.

Those few remaining who are still thinking of the cost of winning the war should think of the loss in life, liberty and the pursuit of happiness, besides the material cost if we lose it. Sol Place your bets on America

Help every National War program function by giving it your support 100% and we can't lose. *

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HOTEL CORTEZEl Pase
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HOTEL LUBBOCK Lubbock
HOTEL FALLS
HOTEL CACTUS San Angelo
ANGELES COURTSSan Antonis
VIRGINIA
MOUNTAIN LAKE HOTEL Mountain Lake
met trial of a
We've Joined up!
 HOTEL GALVEZ Galveston, Texas





proval of the division of purchasing prior to the issuance of the state war-

prior to the issuance of the state warrant in payment.

The new law gives legal effect to the
purchasing policy adopted by Governor
Langlie shortly after he took office.
One of the first steps taken with respect to meeting the state's own insurance requirements was the calling for
bids on liability and property damage
on the highway department's automotive equipment. Subsequently, bids
were called on a schedule bond covering all state employes, with the Towner
Rating Bureau promulgating a special
rate for the coverage. The state also
carries coverage for fire and marine rate for the coverage. The state also carries coverage for fire and marine lines, in additional to burglary and miscellaneous casualty and surety on the liquor control board. War damage insurance is carried on state institutions.

Navy Forces More Removals of Offices in Seattle

SEATTLE—The navy has taken final steps to complete occupation of most of Seattle's 23-story Exchange building, which at one time housed a large number of insurance offices. The only civilian tenants not affected by the navy's most recent order to vacate are those on the fourth and fifth floors. The fourth floor is occupied by several departments of the United Pacific.

Affected by the new order is the Seattle office of the insurance department, which occupied quarters on the 19th floor. Commissioner Sullivan has not yet completed plans for other quarters.

Accident & Casualty will move to 814
American Bank building. The P. J.
Perry & Co. agency has moved to 3104
Smith Tower.

Last summer a wholesale exodus from the building began when the navy issued its first removal order. Since then offices of the rating and stamping then offices of the rating and stamping bureaus, numerous company and agency offices were moved. Many of the offices took new quarters in the Alaska building, only to face a second removal notice when the coast guard took over eight floors of that building. The rating and stamping bureaus, however, were allowed to remove the coast guard to the coast gua were allowed to remain in the building.

MacDonald & Carter. moved to the ninth floor of the Hoge building.

New Wash. Vacancy Permit

SEATTLE-A new automatic cancy and/or non-occupancy permit for unprotected property in Washington has become effective and eliminates the necessity of securing a securing

has become effective and eliminates the necessity of securing a special permit. Under the new endorsement, permission is granted for any stated period, but "it is understood and agreed that during such vacancy and/or nonoccupancy the amount of insurance under each item . . . is reduced to an amount equal to three-fourths of the amount of each such item and that amount equal to three-fourths of the amount of each such item, and that during the period of such vacancy and/or non-occupancy, the company shall not be liable for an amount exceeding the amount of such item as so reduced."

The new form applies to all farm occupancies and outbuildings and all other unprotected dwellings and out-buildings. No provision is made under present rules for carrying insurance to full value on such property. The change was made to eliminate considerable paper work heretofore required of both agents and companies in preparing vacancy permits.

Big Portland Veneer Plant Burns

PORTLAND, ORE.—The big one-story frame veneer plant of the B. P. John Furniture Company in Portland was destroyed by fire with loss estimat-ed at \$165,000. City firemen fought the blaze for 2½ hours, using 16 fire com-panies and a fireboat. Fire investigators said the plant's automatic sprinkler sys-tem had been put out of operation by the freezing weather last winter and had

not yet been repaired. Contents included 2,000,000 feet of fancy foreign veneers from Africa and the far east which will be irreplaceable, according to the owners. Stock is valued at about \$100,000, with \$40,000 loss to machinery and \$25,000 to building. The loss is reported to be fully covered. Government orders for army and navy desks and lockers amounting to about \$50,000 monthly will be delayed until the unit can be rebuilt.

Increase Wash, Minimum Premium

The Washington Surveying & Rating Bureau has increased the minimum premium for fire policies from \$2.50 to \$5. This applies to all fire policies regardless of the class of risk, except certificates issued under open cover contracts. It does not affect earned premiums under cancelled policies so far as minimum retention of premium is concerned.

Brock Merges with Brown & Sons

Edward Brown & Sons of San Fran-fisco have acquired the E. Clay Brock general agency of Seattle, and will merge the organization May 1. New offices are being arranged in the Dex-ter-Horton building, Seattle. Mr. Brock becomes associated with E. Brown &

Brock general agency The sents Manhattan Fire & Marine, Pa-cific Coast Fire, Hartford Accident, Central Surety and London & Lancashire Indemnity.

Wilkins with Wash. Auto Club

E. R. Wilkins, formerly in charge of claims for the Brown general agency of Seattle, has been named counsel for the Automobile Club of Washington, succeeding F. R. Boynton, who has become personnel director for the War wer Commission

Mr. Wilkins has had long experience as an adjuster with Aetna Casualty and United Pacific and as an independent adjuster with Wilkins & Milot.

England Speaks at Pueblo

Frank England, Jr., Denver, a director of the National Association of Insurance Agents and secretary of the Colorado association, spoke on "The Local Agent and His Organization" at a meeting of the Insurance Women of Pueblo, Colo. John Brink, vice-president, and Floyd Padgett, director Colorado association were in attendance from Colorado Springs.

NEWS BRIEFS

State Senator Virgil A. Warren addressed the Spokane Insurance Association on procedure followed in drafting and enacting legislation.

Carl M. Ballard, formerly manager of the Securities Insurance Agency of Seattle, has acquired an interest in the Ballinger Boat Works, Houghton, Wash., which is building escort vessels for the navy.

The San Diego Insurance Women held their April meeting in the form of a barbecue at the home of R. F. Dri-ver. W. K. Henderson, deputy insur-ance commissioner, spoke on "The California Insurance Code." Officers will be elected in May.

MARINE

Furriers Customer Cover Now Active

Attention is called by inland marine men to the fact that this is the proper season to solicit furriers customers insurance inasmuch as fur coats are being put in storage. Charles Wells, chief underwriter in the inland marine department of the Automobile, makes the point that times have changed inasmuch as large storage concerns here-tofore had truck transportation facilities service for large territories, often many states, but this year the service has been withdrawn which means a boon for local agents affording them a greater local

The furriers customers policy known as the "custody form" is specifically designed for issuance to stores to cover customers garments in their custody, in

transit or otherwise. There is much fur storage business and coming from de-partment stores, banks, apparel shops, warehouse and cold storage concerns, laundries and dry cleaners. Many of them advertise their facilities. Very nat-urally they want their liability covered inasmuch as customers at times declare nasmuch as customers at times declare a nominal value which is optional for them to do and a loss claim may be made for a higher amount. Therefore companies writing this insurance pro-vide excess legal liability coverage which protects the assured in excess of the amount stipulated in the assured's re-

Reduce War Risk Rates on **Argentine Flag Vessels**

Marine underwriters have reduced Marine underwriters have reduced war risk rates covering voyages includ-ing River Plate ports to or from West Indies ports, north coast of South America beyond Paramaribo and the east coast of Central America excluding east coast of Central America excluding via Magellan and Panama from 7½% to 5% to apply on Argentine flag vessels only. Shipments by tankers are excluded. The 7½% rate continues for vessels of all other flags on this route. The marine underwriters quoted rates on shipments by air conveyances apply-ing to extended transshipment coverage regarding shipments confined to the western hemisphere which is 50% of the rate applicable to ocean vessel ship-

Follingstad Takes Post with Newhouse & Sayre

E. H. Follingstad has gone with Newhouse & Sayre at Chicago in an underwriting and production capacity. He has been in the fire and marine business has been in the fire and marine business for 22 years, starting with America Fore in Chicago, then in inland and ocean manine work for Automobile as Cook county and Illinois special agent. He became middle western marine representative of Fidelity & Guaranty Fire in 1935, manager of that company's Chicago branch office in 1938 and last year went with National Surety Marine as regional supervisor, which post he has regional supervisor, which post he has



PHILADELPHIA

INSURANCE EXCHANGE BUILDING . CHICAGO

CHICAGO - NEW ORLEANS - SAN FRANCISCO BOSTON CLEVELAND DETROIT HARTFORD PHILADELPHIA PITTSBURGH ST. LOUIS STOCKTON

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